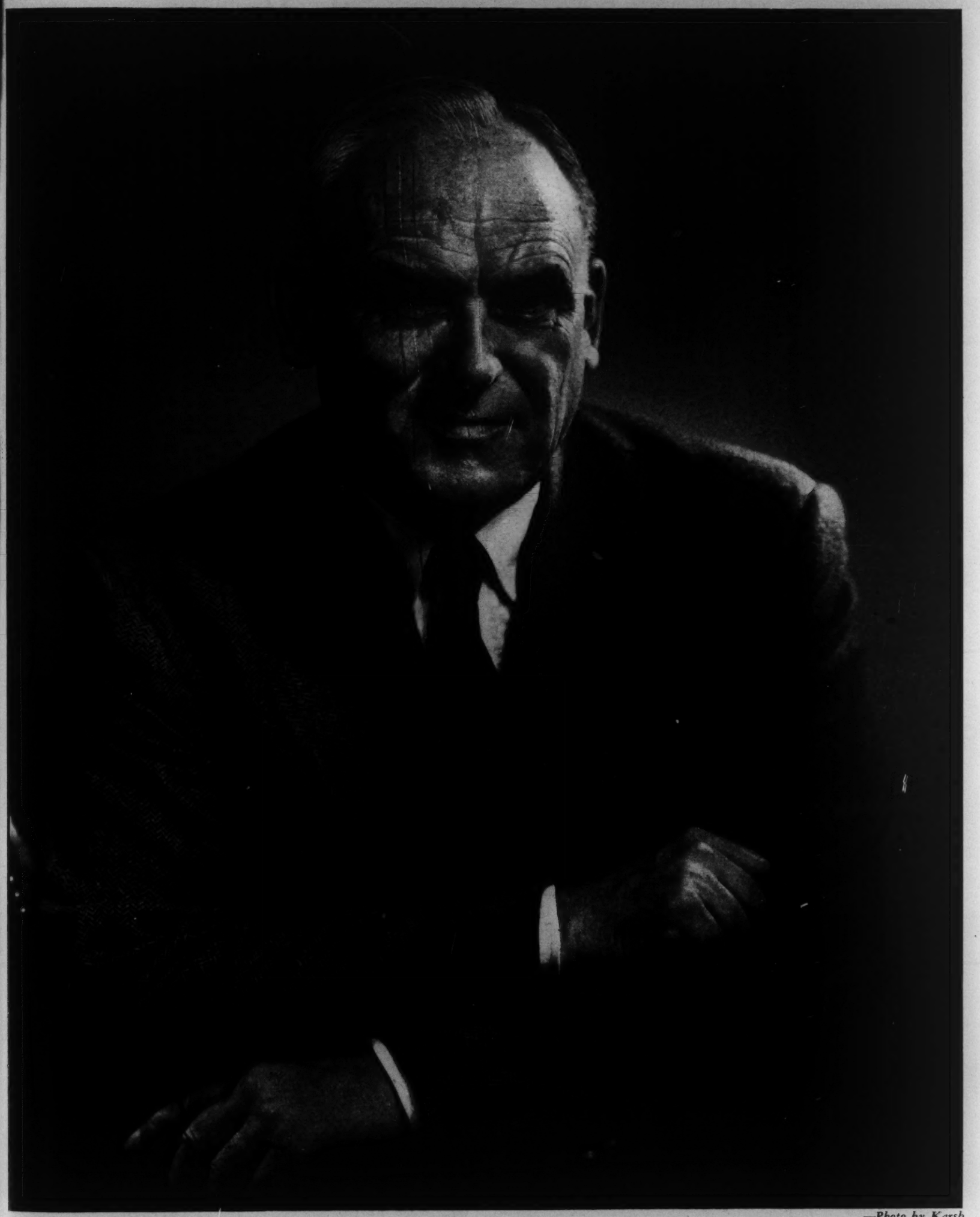
OVEMBER 29, 1947

SATURDAY NIGHT

PRICE 10 CENTS

VOL. 63, NO. 13 • TORONTO, CANADA

THE CANADIAN ILLUSTRATED WEEKLY



—Photo by Karsh

To relieve the dollar crisis, the Rt. Hon. C. D. Howe is being made director of Canada's production and trade. His war expansion program was excellent but he may find peacetime restrictions more difficult.

FEATURES IN THIS ISSUE

		Page
Canadians Can Still Relax 'Midst Colorful New York Shows	Don Stairs	2
Our Dollar Crisis Linked With Chaos in Germany	Rex Frost	6
Why the Start of the Exchange Restrictions Was Delayed	Wilfrid Eggleston	8
The Lighter Side: Conversation With Maxine	Mary Lowrey Ross	10
Communist Chips Are Down in France, Italy	Willson Woodside	14
Canada's Detour: Can We Get Back on the Right Road?	P. M. Richards	34

THE FRONT PAGE

Whither the S. C. Party?

WHAT would the Social Credit party of Alberta demand as the price of its adhesion to a Conservative Government in the Dominion, if at some early election the results were such as to enable a combination of Conservatives, Quebec Nationalists and Social Crediters to get into power? It could hardly, in such circumstances, demand the enactment of Social Credit principles into the federal law; but it would obviously expect a good deal more tolerance in the matter of disallowance of provincial enactments than it has had from federal Governments up to the present time. This however would probably make little difference, for almost any Social Credit legislation such as a Liberal Government would disallow would be sure to be declared ultra vires by both the Supreme Court and the Privy Council, and the only difference would be that it would be operative during the period in which it was awaiting the judgment of the courts.

These questions are brought to mind by Mr. Bracken's recent speeches in Alberta, which sounded almost as much like Social Credit doctrine as anything uttered by the late Mr. Aberhart except that they were very free from specific promises. Mr. Paul Martin on the other hand was in the province at the same time as Mr. Bracken, and he treated the Social Credit party as the direct and avowed enemies of the Liberals. It is very doubtful whether the provincial Liberals in Alberta regard them in any such light, for they are chiefly concerned in keeping the Socialists from developing strength in their province, and there seems to be little doubt that Social Credit has, for a generation at least, channelled off into its own somewhat ineffective courses the flood of protest against the rights of property-owners and creditors which is actually just about as strong in Alberta as in the adjacent province.

Whether that channelling off can be continued indefinitely seems to be something of a question. The Social Credit party has provided an efficient provincial Government, especially under Premier Manning, whose retirement may not be very remote, but it has obviously done nothing to put Social Credit principles in operation, while the Socialists in Saskatchewan have done a good deal to increase the amount of Socialism. If there were to be a depression of any consequence the Social Credit party would certainly be held largely responsible, and having no deep roots in the convictions of any element except the strong anti-Socialists it might easily disappear and leave no more mark behind it than the Farmer Government of Ontario.

Mr. Speaker

MEMBERS of the House of Commons will meet in about a week and one of the more important although less talked-of matters that they will have to discuss will be their own procedure. They hope to be able to make meetings of the House shorter and more pointed.

Many changes are under consideration, and a lot of them concern the powers of the Speaker. His position, as Chairman, can very often be decisive in speeding or delaying matters. The present Speaker, Dr. Fauteux, has recently visited England, together with the well-known parliamentary expert Dr. Beauchesne, to see if there is anything they can learn from the Mother of Parliaments.

The first thing they should have learned, is that Dr. Fauteux is not the right man for his job. He has many excellent qualities; but he is neither quick enough nor firm enough to do what is needed. Perhaps he is too kindly. Next to the leaders of the parties and a few senior cabinet ministers he has the most important position in the House; but there are many

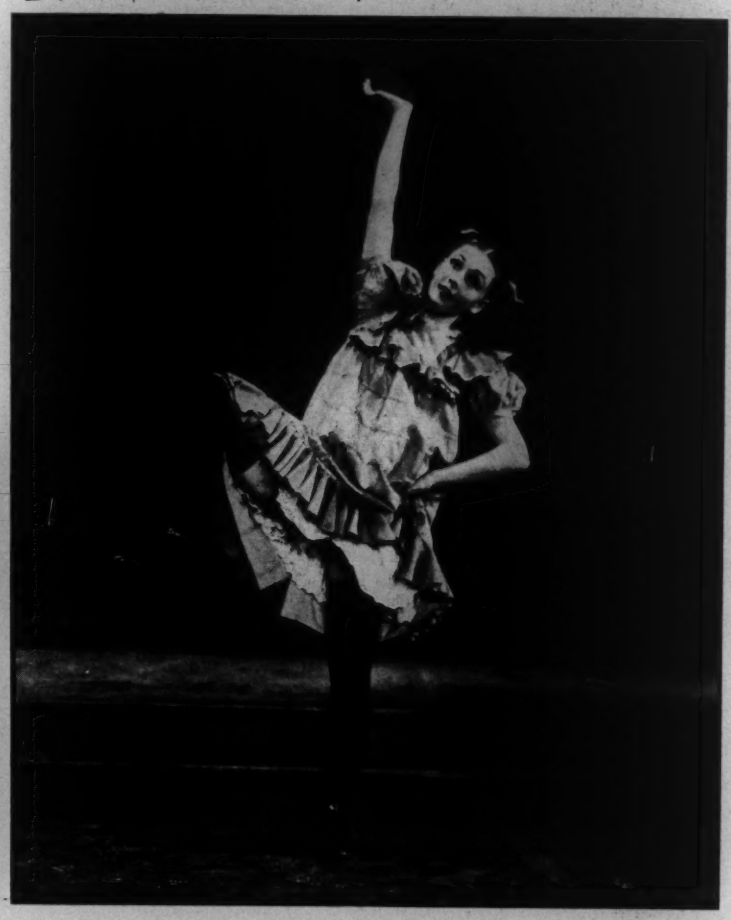
(Continued on Page Five)

Despite New Restrictions, Canadians Are Still

1 "Allegro", latest Broadway hit and another musical-play success by Richard Rodgers and Oscar Hammerstein II, has a more serious . . .

3 . . . lucrative practice among pampered neurotics and a useful life as a small-town doctor among children. Roberta Jonay (picture 1) . . .

2 . . . plot than "Oklahoma" or "Carousel". A young doctor (John Battles, seated above) has to choose between a . . .



4 . . . plays the wife who, fed up with poverty, urges him to go to the big city. (Above) character dance by Kathryn Lee.

By Don Stairs

New York.

ONE of the first things a Canadian visitor to New York notices is that what the U.S. needs today is a good 5-cent nickel. About the only use for pennies now in this busy metropolis is for settling the New York city sales tax. Hotel reservations must still be made well in advance. You are also apt to get a little printed notice that you are expected to leave by 3 p.m. on the day of your departure. Hit shows are selling weeks and months ahead and night clubs, once complaining, are beginning to pack them in again. A tasty dinner for two now knocks five dollars into a cocked hat.

Men's white shirts, scarce in Canada, are freely available at from $3.00 upward, but the silky Egyptian two-by-two cotton variety cannot be had under $6.50. Food is more plentiful but higher in price than in Canada but the spread between the two is narrowing. Liquor stores have oodles of Scotch whiskey.

Here and there on the younger fry the "new look", consisting of low-heeled sloppy-looking shoes, a black swirly skirt about ten inches from the ground, a white Gibson-Girl waist with a long black tie, is beginning to put in its appearance. The vogue of the ballerina dress may be traced to "Brigadoon" in which there is an exquisitely graceful dancing scene by an octette of ballerinas, each clad in a simple contrasting, but harmonious, dancing costume.

Because theatre reviews fall to the lot of SATURDAY NIGHT'S regular New York critic, what follows is simply a report on what I feel is good *entertainment* for the average Canadian who is looking for music and mirth outside of grand opera, symphony orchestras, etc., etc.

"ALLEGRO" at the Majestic Theatre. This is the latest product of the fabulous Rodgers and Hammerstein. With simplicity and affection, it follows the life of a small-town doctor's son from his birth in 1905 to his 35th year, encompassing therein all the hurly-burly of the 20s and the disaster of 1929. It is the chronicle of an average lad growing up in America, told with comedy and compassion. There are captious folk who believe that it does not match "Oklahoma" or "Carousel." But more than 250,000 persons now possess tickets to see the hit. The advance sale has established an all-time high with over $750,000 having passed through the box of-

5 "Brigadoon" tells of a Scottish village which is supposed to appear out of the mists once every 100 years only to vanish again after a day of normal life. Scenery, kilts, sword dances, bagpipes create necessary atmosphere . . .

6 Marion Bell plays the village lass and David Brooks the American who, for love's sake, returns to the enchanted village.

Able to Relax Amidst Colorful New York Shows

fice. The problem is how to get hold of a brace of tickets.

"JOHN LOVES MARY" at the Music Box Theatre. It might just as well have been titled "Mary Loves John." John had come back from the wars intending to conceal a purely technical marriage to a Cockney chorus girl, made to oblige a buddy who had saved his life, in order to get the girl safely past the immigration department of the U.S. He had hoped for a reasonable amount of time to elapse before his marriage to Mary in order to get a divorce. Things didn't turn out that way, so the hilarious tangle into which he and his buddy are thrust furnished the basis for the three uproarious acts of this hit comedy. Incidentally, his temporary spouse is played by Pamela Gordon, daughter of Gertrude Lawrence.

"FINIAN'S RAINBOW" at the 46th Street Theatre. The basis for the delightful musical shenanigans consist of one somewhat daft Irishman, Finian McLonergan, his lovely daughter Sharon, a pot of leprechaun gold, one real leprechaun named Og with a few other characters and an assortment of white and colored folks who inhabit Rainbow Valley, Missitucky, and to whom Finian plays Santa Claus. The producers have draped the yarn with all the entertaining pranks they could work into a couple of hours and some excellent tunes which the radio and the juke box have popularized, but which in their stage setting still provide an entertaining evening. "How are things in Glocca Morra?" is a musical inquiry and the terrain exists only as a figment of a gay and irresponsible Irishman's imagination.

"BORN YESTERDAY" at the Lyceum Theatre. This is a hearty comedy which we sandwiched between two musicals. It concerns the private and business life of a lusty and boisterous millionaire junk dealer, Harry Brock. A self-made man, he buys iron and steel from the world at large, his law at $100,000 a year from Eddie, his lawyer, his influence in Washington from a Senator, and a semi-permanent arrangement with a dumb blonde "broad," Billie Dawn, with mink coats.

His attempt, however, to "buy" Paul Verrall, a newspaper reporter for the New Republic as a mentor

(*Continued on Page* 12)

7 Snappy musical "Finian's Rainbow" has engagingly fantastic plot. Irishman Albert Sharpe (rear centre) borrows a leprechaun's pot of gold, takes it . . .

8 . . . to U.S. where its magic begins. Leprechaun (David Wayne) has fun with Dorothy Claire . . .

9 . . . but later, lost without his magic, he becomes a man. Best of the ditties is the hilarious "When the Idle Rich Become the Idle Poor" (above).

10 In "John Loves Mary", Pamela Gordon, Gertrude Lawrence's daughter, is the unwanted . . .

11 . . . wife whom Wm. Prince (with Nina Foch, above), married to get to the U.S. for his buddy who has now married someone else.

15 "Born Yesterday", deals with a millionaire junk dealer's attempt to get his . . .

16 . . . girl-friend tutored to Washington society standards by a reporter. Paul Douglas, Judy Holliday, Laurence Hugo.

12 Toronto's Margaret Bannerman in "John Loves Mary".

13 "Annie Get Your Gun" is still packing them in. Irving Berlin music and inimitable . . .

14 . . . Ethel Merman as gun-girl Annie Oakley.

DEAR MR. EDITOR

Is Princess Theme Happy Augury of the Recovery of England?

Editor, SATURDAY NIGHT:

PERHAPS only the musicians noticed it or perhaps it was but a marvelous coincidence. Yet throughout the music of last week's glorious wedding there seemed to occur one dominant theme. Truly it could be styled the "Princess Theme" for it sounded each time Her Royal Highness was the centre of attraction.

The first occasion was during the welcoming blaze of trumpets as the bride entered the Abbey door. Briefly but vividly the long trumpets gave out a hint of this melody amidst the music of a typical fanfare. Then as the stately procession moved up the long nave toward the organ screen, the Abbey organist wove that melodic fragment into his second processional interlude, between the choral verses. When Her Royal Highness was reentering the sanctuary after signing the register in St. Edward's Chapel, Dr. McKie again sounded the Princess Theme. Once more he wove it into his improvisation as the procession made ready for its triumphal pageant down through the Abbey's Choir and Nave.

Now, however, it was but a preface to the glorious fanfare specially composed by Sir Arnold Bax, Master of the King's Musick, which heralded to the world that the Princess and her Prince were coming out to meet their people as husband and wife. And the theme for the trumpets seemed to be the one heard thrice already but this time it resounded again and again and again from the towering walls of Westminster Abbey.

Surely you heard it too. Many have called it England's second National Anthem and it has been sung in times of stress and rejoicing throughout the past thirty years or so. Yes, Sir Hubert Parry's music to William Blake's (1757-1827) "Jerusalem" was composed within living memory, and probably few songs of such urgent appeal have reached the heart of a nation in so short a space of time.

How timely was the symbolism in its use at the royal wedding! As we looked uneasily at that land just six months ago, who would have dreamed that a fair princess would come with her prince and turn the nation to a national rejoicing which few pageants of the past could have duplicated? It seemed to sound the note that England again was arising from her nearly overwhelming burdens. In the words of William Blake, made even more forceful by the music of Hubert Parry, she was recalling that lovely legend—that Messiah had set His foot upon her island when it had been a "green and pleasant land". Hearts must have been stirred by the words it brought to mind:

"Bring me my bow of burning gold!
Bring me my arrows of desire
Bring me my spear!
O clouds, unfold! Bring me my Chariot of Fire.
I will not cease from mental fight;
Nor shall my sword sleep in my hand
Till we have built Jerusalem
In England's green and pleasant land!"

Was it *only* a happy coincidence? It seemed too urgent to await confirmation and, at the time of writing, this is not yet known, but whether coincidence or the design of serious-minded musicians, it surely was augury of England's future.

Toronto, Ont. JOHN COZENS

SATURDAY NIGHT

THE CANADIAN WEEKLY

Established Dec., 1887

EDITORIAL BOARD

M. R. SUTTON ..... *Publisher*
B. K. SANDWELL ..... *Editor-in-Chief*
A. F. W. PLUMPTRE ..... *Associate Editor*
P. M. RICHARDS ..... *Managing Editor*

JOHN H. YOCOM ..... *Asst. Managing Editor*
WILLSON WOODSIDE ..... *Foreign Editor*
WILFRID EGGLESTON ..... *Ottawa Editor*
JAY MILLER ..... *Washington Editor*
BERNICE M. COFFEY ..... *Women's Editor*
HERBERT McMANUS ..... *Book and Travel Editor*
MARY LOWREY ROSS ..... *Film Editor*
PHYLLIS ARCHER ..... *Picture Editor*
MARION WHEELER ..... *Copy Editor*
PAUL DUVAL ..... *Art Editor*
PETER DONOVAN ..... *London Correspondent*
JOHN M. GRANT ..... *Mining Editor*
GEORGE GILBERT ..... *Insurance Editor*
JOHN L. MARSTON ..... *London Financial Correspondent*
HAZEL G. WATSON ..... *Editorial Secretary*
C. N. FOY ..... *Advertising Manager*

SUBSCRIPTION PRICES: Canada, Great Britain and all other parts of British Empire $3.00 a year; $5.00 for two years; $7.00 for three years. All other countries, $1.00 for each year to be added to these prices. Newsstand price 10c a copy.

SATURDAY NIGHT does not permit reproduction or condensation of any of its contents (which are fully protected by copyright) by any "digest" magazine.

Advertising contracts are solicited and accepted by this business office or by any representative of SATURDAY NIGHT subject to Editorial approval as printed in our contract form. The Editors reserve the right to reject any contract accepted by the business office, its branch offices or its advertising staff—to cancel same at any time after acceptance—and to refuse publication of any advertising thereunder at any time such advertising is considered by them unreliable and undesirable.

Authorized as second class mail, Post Office Department, Ottawa.

Printed and published by
CONSOLIDATED PRESS LIMITED
73 Richmond Street W., Toronto 1, Canada

MONTREAL ..... Birks Bldg.
VANCOUVER ..... 815 W. Hastings St.
NEW YORK ..... Room 512, 101 Park Ave.

E. R. Milling - Business Manager
C. T. Croucher - Assistant Business Manager
I. F. Foy - Circulation Director

Vol. 63, No. 13 Whole No. 2854

U.S. Taxes

Editor, SATURDAY NIGHT:

WHILE I note that in a recent business article, "Personal Income Taxes Lower in Canada than in U.S. or U.K." (S.N., Oct. 25), it is very carefully stated that the comparison figures are taken from the state of N.Y., I feel that you should have made some mention of the Community Property states, such as California. There both husband and wife are allowed to divide the total income of each—between each other—each making a separate return. This cuts the income tax return payment approximately in half. As there are a number of other states which have recently adopted the same procedure, it would be fairer if you should run a correcting set of figures, setting out this advantage.

As a former Canadian, I personally know of many young Canadians who have become domiciled in this state, largely because of this very real tax advantage.

Los Angeles, Cal. LORNA B. M. TULLY

A Home of Our Own

Editor, SATURDAY NIGHT:

I HAVE no hostile criticism to make of the consecutive argument running through the first three editorials of the "Front Page" (S.N., Nov. 8), so far as it goes. Your clear reminders on many of the points touched may be highly timely.

But the argument seems to me to stop short of the most important consideration of all. "We like living in our own home in our own way". Agreed! But who is to be that "we"? Surely, under the influence of the conditions you are discussing, not only would plants be developed almost entirely on the south side of the border, but population would be under almost irresistible pressure in the same direction.

The most enlightening point of view from which to regard Canadian tariff policy—and the most beneficent one to maintain when details of that policy are in controversy—is, surely, to consider it as the means of ensuring practical opportunity for the maximum possible number of Canadians to be able to remain *Canadians*, and to make a tolerable living as such (practically exploitable natural resources, potential markets, migration possibilities, etc., being whatever they are at any time).

To add a local note, I should like to urge that this point of view reveals most directly the real core of the troublesome matter of "Maritime grievances", of which our fellow-citizens in Central Canada often show themselves so irritably impatient. One may readily admit that comprehension has not been facilitated by the fact that the matter has been apt to receive most publicity in connection with problems of provincial government finances, really only a sub-problem.

In a word, a large proportion of the people of the Maritime Provinces feel that, whereas Canadian tariff (and some other) policies *have* on the whole enabled the sons and daughters of the central provinces to remain and to prosper reasonably well at home, they have demonstrably *not* had the same happy result for this part of the Dominion. In almost any issue of any local paper in the Maritimes one may read a paragraph which runs something like this: "Died at Maplebrook in his 78th year, James Macdonald; survived by five children: Ella, Mrs. Smith, in Boston; Charles in Detroit; Ethel, R.N., in New York; William in Los Angeles; and Jane, unmarried, at home".

Chester, Nova Scotia WINTHROP BELL

Undistributed Profits

Editor, SATURDAY NIGHT:

A RECENT financial statement of a distillers' corporation shows stupendous profits of $43,112,502, which amount to $4.88 per share, up 76 per cent over the previous year. A 60-cent dividend was paid.

What galls me is that I pay income tax (not a great deal but it's on all living expense earnings and not surplus) and these investors are taxed on the 60-cent dividend, while the balance, the undistributed profit of $4.28, is left in the company for expansion, and the shareholder pays no personal income tax on it although his shares increase that much in value.

We are told that the non-taxing of ploughed-back profits is justified and desirable as it stimulates the expansion of Canada's industries and increases employment. But buying up competitors furthers monopolies without increasing employment.

Do we want to increase employment by expanding the liquor industry with government subsidies? In this case it amounts to the income tax the investors would pay on $37 million of undistributed profits.

In my opinion, industries should expand with new capital like newly organized companies.

Hanover, Ont. JOHN W. GILBERT

Buying Islands

Editor, SATURDAY NIGHT:

WITH so much talk nowadays about the "U.S. dollar shortage" and the inability of Great Britain, France and most other countries to pay the United States for badly needed goods, I have been wondering if the plan described below would be practicable to assist in alleviating the adverse balance of the foreign exchange of Great Britain and France at least.

Prior to any future war, the U.S. should be vitally interested in making its coastline more nearly immune to attack by obtaining control over outlying islands. Partly with a view to this danger, and partly to assist the economy of the distressed nations, it is likely that the government and people of the U.S. would willingly approve arrangements to pay handsome prices to obtain greater control over these islands—Cayman Islands, Jamaica, Bermuda, the numerous Bahama Islands, the Lesser Antilles including the Leeward and Windward Islands, some of the Virgin Islands and dozens of other smaller bits of land, most of which are under the control of Great Britain. In that area France owns such important islands as St. Barthelemy, Guadeloupe, part of St. Martin, Desirade, Marie Galante, Martinique, etc.

If some or all of these islands were turned over to the United States for a price extremely liberal to the debtor nations, it should provide sufficient foreign exchange to alleviate their present exchange difficulty for a long time to come. Then too, France owns the islands of St. Pierre and Miquelon, south of Newfoundland, both of which Canada should be very interested in acquiring—and France badly needs the Canadian goods which she cannot now purchase. Where the lives and health of countless people in Europe are at stake, and since the people of the United States cannot see their way clear to make outright gifts of the total relief needed, the suggested deals should not appear unrealistic.

It might be argued that the American economy could not afford such a large commitment at the present time, but extreme dislocation could be avoided if the purchases were made piecemeal over a long term.

CAMERON K. MACGILLIVRAY
Hamilton, Ont.

Passing Show

THE iron curtain seems flexible enough that a couple of Canadians can get tangled up in it.

•

In France the Blum that flowered in the spring some years ago now has nothing to do with the case.

•

A new Canadian novel deals with a Toronto family which is "rich and stuffy". Must be laid in the period before the income tax knocked the stuffing out of its riches.

•

One item of the Socialist creed has been abolished by the course of events. It is that exports are no good except to provide profit for exporters.

•

French designers are offering "dual-purpose skiing clothes". We don't quite get it, unless one purpose is to ski in them and the other to fall down in them.

•

Short Poem from the Russian

When a U.N. proposal is disliked by Mr. Molotov
The only thing to do is immediately call it off.

•

The Empire State Building grille to prevent suicides is costing $30,000. We hope the suicides will be duly grateful.

•

"Meat and vegetables are a balanced diet"—heading of a current advertisement. Meat is hard to get, so the Government balances things by making vegetables scarcer.

•

Could the margarine problem be solved by letting Newfoundland annex Canada instead of the other way round?

Since the labor unions usually achieve their ends by not laboring, we presume that the new consumers' organizations will achieve theirs by not consuming.

•

Russia is claiming the highways in Austria as "reparations". Some of these ideas may come in handy for anybody who happens to win a war against Russia.

•

The Slave

I knew a career girl
Whose life was a mere whirl.
New contracts be-cluttered her path.
She was so interesting,
Her one time for resting
Was when she was taking a bath.

Her prose was alluring,
Her lyrics, enduring,
She will publish a novel next Fall,
For a pen someone bought her
That writes under water,
And now she gets no rest at all.

J.E.M.

•

The only objection the British are making to their new diet of whale meat is that you can't point out to the butcher exactly where you want your piece cut off.

•

The Russian idea that Great Britain is less inclined to a war against Russia than the United States is may be due merely to the knowledge that Britain is nearer to Russia than the United States is.

•

There are said to be too many deadlocks in the United Nations. But after all it was deadlocks that brought about Canada's Confederation.

•

A Saskatchewan legislator says that a vote against the C.C.F. is a vote for the Canadian Manufacturers' Association. Well, at least we can take our choice.

•

Lucy says it is just like the pottery manufacturers to give us unbreakable china now that there are no maids to break the breakable kind.

In the cloisters of Canterbury Cathedral, the Rev. John Poole conducts the choir in a rehearsal of carol singing in readiness for Christmas.

The Front Page

(Continued from Page One)

members who have the special qualities needed to fill the position more effectively.

The second thing that the visitors might have learned in England is the advantage of having a permanent, non-partisan Speaker, one who is appointed with the concurrence of all parties and who, when election time comes around, is not opposed in his constituency. Granted this system, it becomes possible for the Speaker's rulings to be final—not subject to appeal to and over-ruling by a vote of the House. Once the Speaker has this power, he can get on with the business of the House without interruption. But it is quite out of the question to give this power to a member elected in the ordinary way.

The basic question, to which the Government and the Liberal Members must face up, is whether they are willing to forego the patronage involved in a political appointment to the position of Speaker. Until they are ready to do this, until they have bored themselves sufficiently by the present procedure to be willing to do it, much of the talk of speeding up the work of the House is just idle chatter.

A Source of Dollars

IN THE good old days when the behavior of human beings and their communities was more or less regulated by the natural operation of economic laws, a nation which found itself short of U.S. dollars would have automatically been unable to purchase U.S. goods, and would have reconciled itself to that situation. The idea that it was entitled, let alone compelled, to go on buying U.S. goods whether it had the dollars or not, just because it had been accustomed to buying them, would never have entered its head, nor that of the Americans.

Today we live in a world which acts as if economic laws had been suspended, and nations which have no U.S. dollars nor any prospect of getting any (except by donation from American sources, or by loans so ill secured as to amount to donations) go on planning to purchase U.S. goods just as cheerfully as if they were dollar millionaires, and even expend a lot of breath reminding the Americans that the cutting down of their "purchases" will result in hardship to American exporting industries—which is of course perfectly true, but quite irrelevant. (If that is a matter of any interest to the Americans, the proper way to deal with it is for the Americans themselves to purchase more of the goods, or the promises-to-pay, of the countries to which they wish to export.)

Canada is one of the countries which have been the largest purchasers of U.S. goods without having the means of acquiring at first hand the U.S. dollars needed to pay for them. Our ability to acquire those U.S. dollars at second hand, from non-American countries to which we sell our goods, has been destroyed by the fact that these countries no longer have any U.S. dollars with which to pay us.

A correspondent of SATURDAY NIGHT suggests a possible means of adding to our dollar supply which we think is worth considering. One of our chief present exports to the United States is an item for which it has hitherto been impossible to exact a cash payment, namely emigration. Every emigrant can quite properly be regarded as taking away with him a Canadian asset of some importance, which also has probably cost Canada something to produce, in the shape of his education, business experience, technical skill, etc. It is generally recognized that his departure is a loss to this country. Why should he not be required to give security to the Dominion exchequer that during the first ten years of his residence in the United States he will pay to Canada, in U.S. funds, a substantial proportion of the increased income which he will derive by his migration—and which is usually the chief reason for that migration? A retaliatory duty on Americans removing to Canada would of course be perfectly justified, but the number of them is relatively so small, and would be so much smaller after the imposition of such a duty, that we need scarcely worry about it.

IN A TRAM

STOP staring at me like that, young man!
Don't you know that it's impolite?
(I polished my shoes, so it can't be that,
And I'm certain my gloves are right.)

Look over at somebody else, young man,—
What kind of a neck-tie is that!
(I've powdered my nose and my hair is neat—
Could it possibly be my hat?)

Why don't you get off and walk, young man?
(He's handsome enough, it's true.)
But I *wish* you'd stop staring me up and down,
When I'm trying to stare at you.

NORA MCCARTHY

"MY, AIN'T IT GOING TO BE TOUGH FOR THOSE GUYS IF SHE DON'T COLLAPSE"!

Copyright in All Countries

Canada and Britain

THE speech of the Right Hon. Vincent Massey at his installation as Chancellor of the University of Toronto was in the main a plea for the maintenance of the ancient English concept of the university as a place of learning, not a place for the imparting of technical skills, important as these are in our twentieth-century life. This is the sort of cause which Mr. Massey—M.A. of Oxford (Balliol College) as well as B.A. of Toronto — might have been expected to espouse, and nobody in Canada can fight for it more effectively. It needs fighting for, and one of the best methods of fighting for it is to foster a much closer and more constant association between the academic world of Canada and that of Great Britain.

By an interesting coincidence another Toronto audience was reminded three days later of the incalculable importance to our civilization and culture of the contribution made over past centuries, still continuing and still urgently needed, by the thinkers, teachers and intellectual leaders among the British people. This was in a speech before the Canadian Club by Mr. Lionel Shapiro, who was for many years a regular contributor to this weekly. Mr. Shapiro, who knows the current situation in Europe from first-hand observation extending up to three weeks ago, told his audience that if Canadians are to continue to live in the kind of world they want to live in, it is essential that there should continue to be a powerful Great Britain at the north-west corner of Europe, and was loudly applauded when he suggested that if Canadians made an equal division of their current supplies with the deeply harassed people of Britain they would be doing no more than accepting the legitimate consequences of their partnership.

There is no doubt that the circumstances of the moment (in which we include the Royal wedding) are producing a strong demand for the tightening of the spiritual bonds which unite the British Commonwealth.

Diplomat with Shorthand

THE men who have been in charge of the foreign policy of the United States for the past ten years as Secretaries and Under-Secretaries of State, have been exceptionally able and broad-minded; the only general criticism one can have of them is that there have been too many of them, the turnover has been too rapid.

We now have from one of them a unique record of his experiences. It is unique because, surely, none of the others can use shorthand and few if any of them attended so many of the important conferences that marked the high-tide and the ebb of Russian cooperation with the United States and Great Britain. From no person other than Mr. "Jimmy" Byrnes could we have got the actual words of Roosevelt and Truman, Churchill and Eden, Stalin and Vishinsky.

The general pattern of events is well known; in this field there is nothing very new in his book "Speaking Frankly" (Musson, $4.00). But it gives invaluable and indisputable evidence of the great and growing difficulties in dealing with the Russians. "One cardinal fact must be kept in mind," he says, "in evaluating any Soviet action. The fact is that, to them, the ends justify any means." Nevertheless he can still conclude:

"Our repeated efforts to achieve cooperation in a peaceful world seemed to be meeting only with constant rebuff. But we persisted in our efforts with patience and firmness. I have not lost hope, but today I would reverse the order and alter the emphasis. I would say that our policy should be one of *firmness* and *patience*."

An Honorary Degree

LAST week we published an editorial under the above title, and our attention has been drawn to a mistake that detracted from its force.

The point we were making was that nobody in a position to influence the choice of persons for honorary degrees should himself be eligible for such a degree. In different universities the choice lies with different bodies and committees, but the principle is the same for all and it should be applied strictly and universally.

Our mistake lay in saying that, in the University of Toronto, "the Board of Governors... in fact decides who shall get honorary degrees". The Board, as a Board, does not make or pass on recommendations for honorary degrees and we ought not to have suggested that any blame attaches to them, collectively, if errors in judgement are made. However, some members of the Board sit on the committee of the Senate which, in fact, does the choosing. Therefore what we should have said was that *no member of the Board or of the Senate* should be considered eligible for an honorary degree — except, possibly, the Lieutenant Governor or some other member *ex officio*.

I. T. O.

JUST five years ago, when the war was by no means won, delegates from all the allied and associated nations gathered in Atlantic City to form the first of a group of international bodies which, after the war, were to lead the world towards permanent peace and stable prosperity. The most urgent need was for a body to supply relief to men, women and children who were without homes, without food and clothing, without jobs, because of bombs and invasion, and so U.N.R.R.A. was formed.

Since that time other international bodies have been organized to deal with agriculture, education, long and short term finance, and —the U.N. itself—to deal with peace and security and to supervise and coordinate the work of the rest. Now, at Havana, Cuba, the last of the group is being established: the International Trade Organization (I.T.O.).

There is no doubt that some general agreement will be reached because the most important countries have, during the summer months at Geneva, already smoothed out most of their differences. The general plan is to lay down a code of rules about international trade, rules which would, except in special and agreed circumstances, outlaw the most vicious interferences with commerce such as outright prohibitions (like ours on margarine) and quantitative quotas. At the same time an organization would be set up to interpret the code, to try to ensure that the nations lived up to it, and to approve exceptions in special cases.

However, there are some important points on which agreement was not reached at Geneva, and it is these points we should watch in the news while the conference is going on. Some of these are administrative: how shall the permanent executive of the organization be formed and should each country have a single vote, or a number of votes based on its position in world trade and finance, or should there be a great-power veto?

The most difficult question is: What treatment should be given by countries that are members of the organization to those that are not? It is not possible to decide this until it becomes clear whether certain countries, for instance Czechoslovakia or the U.S.S.R., are going to be in or out.

The difficulty arises because, since many of the member countries already have most-favored-nation arrangements with non-members, the non-members are likely to get all the benefits of membership with none of the costs and responsibilities.

Going Dutch?

FOR more than a hundred years the Dutch ran a far-flung and profitable empire under the shadow of the Union Jack. They built up the colonies they had won in earlier days when the Dutch fleets were the terror of the seas—when they even had the audacity to sail up the Thames! They traded far and wide, and relied on shrewdness and on generations of experience to keep their end up. But it was the British Navy that preserved the Freedom of the Seas and made the whole system possible.

There are many people in Britain just now who would like to go Dutch. They would like to maintain and consolidate their colonial Empire under the shadow of the Stars and Stripes. They are quite happy to get out of India, out of Palestine, out of Singapore, out of any costly military or naval commitment and all on the basis of "let Uncle Sam do it". This feeling, natural enough in a people who have exhausted themselves in a war in which the United States has come out on top, is causing some worry in Washington. Only a year or two ago American officials were still troubled by the century-old bogey of British Imperialism. Now they are worried because the British lion seems rather lamb-like.

THE PIOUS TORY

THERE is a time t' shear the sheep,
A time t' winnow grain.
Full mony settled times I keep;
I feed an' kill, I sow an' reap;
So life's fu' course is plain.

An' when the plaidie I mun wear,
When frost wud mak ye blink,
Doon t' the river I repair
T' curl—despite the wintry air—
Wi' Donal' Dougall's rink.

For the Almichty ruled it so
When seasons He had set.
I wudna shear in drivin' snow,
Or plow when rivers overflow
An' a' the fields are wet.

But City fowk walk reckless ways.
Losh! They mun hae their fling!
—*They curl through a' the summer days!!*
God wull regard wi' angry gaze
So blasphemous a thing.

J. E. M.

Canada's Dollar Crisis Echoes German Chaos

By REX FROST

Many Canadians are under the impression that recent measures announced at Ottawa for the conservation of American dollars in the Dominion are prompted exclusively by conditions arising in the western hemisphere.

Rex Frost, well known radio news analyst, recently returned from Britain and Continental Europe, links trans-Atlantic conditions with the need for U.S. dollar economy here.

CANADA is now beginning to feel the first apparent impact of financial and economic conditions which have their roots in the national poverty, the physical and mental distress which for several years have held Europe in their grip.

The recovery of Europe has been very much slower than expected. In the heart of that continent, Germany still lies completely prostrate in an encompassing economic stupor. The Reich is split four ways. No progress has been made in implementing the Potsdam agreement whereby it was agreed between the major powers that Germany would be rehabilitated as a single economic unit. Poor harvests have increased the dependence of European countries on the western hemisphere for food and raw materials.

These are factors intimately related to Canada's U.S. dollar crisis. It is not enough to explain that our dollar situation is the result of buying too heavily from the United States on a cash basis, while at the same time we are largely selling to Britain and continental European countries on credit.

Visiting Europe this summer I was confronted with certain facts. The small countries there realize that little hope exists for a return to normal conditions until Germany is able to hang out the "Open for Business" sign. To many of them, Germany has been a best, or at least a good customer.

When the original postwar credits were extended by the United States and Canada to Europe it was hoped these would bridge the major part of the gap between the continent's wartime economy and return to a condition reasonably approaching normalcy. Since the credits were negotiated American prices have risen forty per cent. This has materially reduced the effectiveness of the loans. Moreover Britain has required to utilize a larger proportion of the American dollar credits than anticipated for the financing of food and administrative commitments in Germany. Britain's available American dollars also have had to be diverted to help other countries in the sterling block, and to assist European nations.

Reason and Result

In the first six months of 1947 Britain spent $116 million in purchases for Germany—made $272 millions available to sterling countries—and placed $56 million American dollars at the disposal of European nations. In the six weeks beginning June 29 of this year, Britain drew $155 million of the American credit weekly, although spendings on her own account were not in excess of $60 million. These were factors in the situation which prompted London to impose even greater austerity measures a few weeks ago, the influences of which are now being felt in North America.

In the midst of the prosperity Canada has enjoyed during the postwar period, many people have lost sight of the fact that, in a closely knit world, it was too much to hope that we could postpone indefinitely the influence of the European scene.

The condition of Germany is most critical. There is little evidence of any substantial program to rebuild its broken cities. Most of the main streets of Berlin have been cleared, surface and underground transportation has been restored, but many of the side streets still are cluttered with debris. Over the central section of the city lingers the foetid, sickening odor of death. A hundred thousand bodies still lie between the wreckage. In Berlin authorities estimate that if one thousand tons of rubble are cleared daily seven days a week, it will take twenty years to dispose of it.

Cities of the Ruhr and north western Germany lie dormant amid varying degrees of desolation. In none of these places has a constructive building program got under way, and it is conservatively figured that forty years will be required to complete the reconstruction of German cities. Allied military occupation and supervision are expected by many present officials of the Control Commission to continue for that time.

Five Years More

While the over-all destruction of urban Germany by bombing has created exceedingly difficult living conditions, Allied authorities discovered that the damage to industry was not nearly as great as expected, in part because of the extreme decentralization of war plants during the latter part of the war. The viewpoint was expressed that, given five years of concentrated and cooperative effort, German industrial potential could, in the British and American zones, be restored to the full measure of production permitted by the terms of the Potsdam agreement.

In the Russian zone however plants had been stripped of all machinery and equipment. This had been carried back to the Soviet Union as reparations.

German morale is a significant factor in the rehabilitation of the country. This is still very low due largely to the difficulties of the food situation. During several months this year, the daily ration fell below 1,000 calories, which an Allied commission health officer admitted to be "slow starvation". A considerable percentage of German citizens believe this is deliberate policy on the part of the victorious allies.

The dislocation of transport caused in Germany by the war still is one of the most aggravated problems of the moment. Germany's central position in European transport is obvious from a glance at the map. Her railways have always formed a large and central part of the international network. Some countries, particularly Holland, owed a great deal of their pre-war commercial importance to their position at the gateway of Germany's cross continent rail routes. Others, like Austria, Czechoslovakia and Switzerland, depended on access to the international sea lanes through Germany for the import of raw materials and foods, and the export of finished articles. The present shortage of rolling stock and the poorly patched-up condition of tracks in mid-continental Europe is seriously hampering recovery.

The difficulties are further accented by financial factors. There is, for instance, no freedom of exchange of currency between Germany and other countries. Except by going through complicated mechanisms of exchange regulation, there is no way for, say, a Czech exporter to route his goods and pay for their transport across Germany in marks. Train crews are no longer free to move across the frontiers of Germany, except after completing a long, tedious process of obtaining permits.

This is intensified still further because individual visas are needed between each of the four zones of Germany. To send a shipment of merchandise from Prague in Czecho-

IF dictation or its transcription is making you a slave to routine, preventing you from spreading your creative wings . . . write your declaration of independence *electronically*.

The Edison Electronic Voicewriter . . . outstanding because of its Ear-Tuned Jewel-Action . . . subdues loud tones and strengthens soft ones . . . makes sure that the exact words spoken are speedily echoed on paper.

May we show you? Telephone us today in your city, or write to . . .

Thomas A Edison

THOMAS A. EDISON OF CANADA LIMITED

Ediphone Division—31 Adelaide St. West, Toronto 1, Ont.

Sales and Service Offices throughout Canada

TE 47-5

Lovely to live with!

Give her Monogram Decorative Crystal. Exciting new open stock designs that she may add to proudly.

MONOGRAM Decorative Crystal

At better stores everywhere

You certainly would not! And neither would you allow any of your family to place their trust in a bridge like this until it was repaired!

And yet—right NOW—your family are putting their faith in YOU and YOUR plans for their future. Are you sure they are backed by safe, planned protection . . . the kind that's been provided for years by the Independent Order of Foresters?

The Independent Order of Foresters offers you carefully-planned and complete life protection and health benefits, plus extras* which are vitally important to you and your loved ones. And, as well, by becoming a member of the I.O.F., you participate in a program of mutual helpfulness and friendship . . . you become a member of an enterprising and progressive organization which has a past record of rapid development and promises a future of lively growth and expansion.

I.O.F. EXTRAS*
- Individual bungalows for care of the aged.
- Hospitalization for treatment of tuberculosis.
- Protection and care of orphans.
- Cash total and permanent disability benefits in all adult policies.

Investigate today! You cannot afford to ignore the immense possibilities for security and friendship offered by the I.O.F.

Since 1874
A Sound Insurance Organization and
A Neighbourly Fraternal Society

THE INDEPENDENT ORDER OF FORESTERS

WRITE OR TELEPHONE FOR FREE BOOKLET TODAY!

Frank M. Kay, Provincial Manager
304 Temple Bldg., Toronto Phone AD. 9471

slovakia to Hamburg in Germany for export involves negotiations first with the Soviet authorities and then between Czech, Russian and British consular officials.

30,000 American civilians and 20,000 Britishers are currently employed in the U.S.-British zone of Germany, assisted by a staff of some 100,000 Germans, employees of the Control Commission, all struggling valiantly to straighten out history's greatest postwar tangle.

In Canada, indeed also in the United States, businessmen and the people at large do not adequately realize that there is, in this narrowing world, virtually a whole continent, formerly a valued customer, broken in physique, in body and mind.

By a shrewd combination of generosity and keen business acumen, we in North America have acquired an artificial postwar prosperity by extending credits high, wide and handsome. The credits are now running out.

In sum total, Europe's predicament, prompted largely by the delays and complications of getting Germany back into business circulation, like an unwanted, abandoned infant, now is squalling lustily on the Canadian doorstep.

• •

Spanish Bullfight Is Ritual of Death

By E. F. E. RYAN

Every Sunday thousands of British subjects living in Gibraltar head for neighboring Spain to watch its national sport. These visitors, says the author, have come to regard bullfighting "not as a sport but as a ballet, a dance of death." After the bullfight, they stay over for a meal and then go to the fair where there are dancing, lotteries, music, etc. As day visitors are not allowed to spend the night in Spain the frontier gates are kept open until 3 a.m.

Gibraltar.

SUNDAY pastime for the several thousand British subjects living on the "Rock"—servicemen and local inhabitants — is to head for neighboring territory and watch the national sport of Spain. Sunday is no day of rest for these short-term tourists from Britain's Mediterranean stronghold, these enthusiastic followers of an alien pastime.

They stream on foot, in cars or in rickety Chevrolet buses (1925 vintage) across the narrow isthmus joining the Rock of Gibraltar to Spain, and they have only one object in view—to get a seat in the huge bullring at the little frontier town of La Linea Concepcion. And every man and woman who goes to the fight commits an offence against the currency laws of two countries.

Only a mile and a half from Gibraltar's busy dockyard and grim defences, but across two frontiers separated by 600 yards of neutral territory, La Linea's bullring is the biggest for any town of 35,000 inhabitants in all Spain.

Some British service personnel are so fascinated by the spectacle of blood and sand and skill that they never miss a fight during their service on the Rock. They have learned that bullfighting is not a sport, a one-sided duel between bull and men in which the bull has no chance of winning, but a ritual, a symbol of the preoccupation of every Spaniard with death. Bullfighting is not a blood sport. It is a ballet, a dance of death.

The currency laws of Gibraltar prohibit the export of sterling without a permit. The currency laws of Spain prohibit the import of pesetas without a voucher showing they have been obtained at the frontier at the proper rate of exchange.

Pesetas are changed at the frontier to Gibraltar visitors at 66 to the pound. They can be bought at 95 to 100 to the pound at any tobacconist in Gibraltar's narrow Main Street. Gibraltar's revenue inspectors and Spain's customs guards are much too busy on bullfight day to examine the pockets, wallets and handbags of every visitor.

Expensive but Fun

After the bullfight, Gibraltar visitors stay over for a meal and then go to the fun of the fair—dancing, lotteries, music, roundabouts, circus, fireworks, which come to life after 11 p.m. The frontier gates are kept open till 3 a.m. for the trippers from Gibraltar, as day visitors may not spend the night in Spain. It makes a grand day, but it is expensive. Spain is an expensive country, though for those who have the money there is plenty.

Costs are not easy to compare, because there are three rates of exchange. There is the official rate for residents and business transactions. This rate is 40 pesetas to the pound. There is Franco's special rate of 66 pesetas to the pound, designed to attract tourists to Spain. Then there is the true rate of 100 to 119 pesetas to the pound, which rate is only obtainable in Gibraltar or across the Straits in Tangier, North Africa.

A point of interest that may even bring a blush to the face of fabulous Hollywood—or an added glint to the eye of the unfortunate bovine at the wrong end of the sword: Spain's "star" bullfighters receive the equivalent of £2,000 for an hour's display.

CHARTERED TRUST SERVICES

- Executor of Wills
- Administrator of Estates
- Trustee
- Investment Management
- Real Estate Management
- Transfer Agent and Registrar
- Collection Agent

CHARTERED TRUST

AND EXECUTOR COMPANY

34 King Street West, Toronto

132 St. James Street West, Montreal

The year was 1830...

. . . a weakened Europe licked her wounds after the Napoleonic Wars. Battle-weary eyes turned to a new land . . . and in this one year—1830—over 28,000 immigrants arrived in Canada.

Alone in a strange and sparsely-settled land, they set their strength, their youth; their courage to the task of building a new life for themselves . . . and for their children.

How well they succeeded is shown by Canada today . . . once more the New Land to which we welcome immigrants from overseas. May these "new Canadians" carry on the tradition . . . eagerly seeking the duties of citizenship with its right to the free, unhampered exercise of the franchise.

When YOU cast your vote at every election—municipal, provincial, federal—you are exercising a duty and privilege planned, worked and fought for by your forefathers. Your vote protects the future of your children. To fail in this duty is to be less than a good citizen.

PUBLISHED IN THE INTERESTS OF GOOD CITIZENSHIP BY

Gooderham & Worts

LIMITED

Distillers · Toronto

Established 1832

Waterfront of the Town of York (now Toronto) in 1832. Gooderham & Worts Mill in foreground.

OTTAWA LETTER

Explanations for Delaying Start of the Exchange Restrictions

By WILFRID EGGLESTON

Ottawa.

SURELY it is the most cruel paradox in the long history of our trading relations that we had to choose the day of triumph of the principles of multilateral trade for the announcement of one of the stiffest restrictionist and protectionist measures ever imposed by this country.

The bitterness of the *contretemps* stains the language of Mr. Mackenzie King's statement from London. One can guess how painful it must have been for him, on the very evening of announcing that the main trading nations of the world had set their feet in the path of the broad highway leading to economic cooperation, to have to add that Canada was compelled to choose this particular moment to strike off at a tangent, "to take a sharp detour over what I fear we shall find to be rough and difficult ground."

It was a tough decision to have to make, to fire this blast at the infant or nascent trade organization in process of being born at Havana; and it is bound to raise some stubborn questions about timing, and foresight.

Was it, in the first place, wise or necessary to issue the two major and largely contradictory announcements on the same evening, to the certain confusion and bewilderment of a large section of the Canadian public? Would it not have been better to have allowed at least twenty-four hours' time for the good news to be digested before the bad news had to be faced?

A much more serious question, it seems to me, is this: Don't the trade figures suggest that the conservation of U.S. dollars begins much too late? That we are shutting the stable door after most of the horses have got clean away? That by delaying action month after month under circumstances which enabled any shrewd importer to know what must be coming, we have let the situation get so bad that only a drastic operation, threatening the whole international spirit in these critical days, could save the day?

And even if it can be shown that the restrictionist measures couldn't be imposed so long as the Geneva talks were still going on, doesn't that still leave a very serious question unanswered, namely, why were the *constructive* measures, such as a bonus on new gold production and efforts to divert some of Canada's branch-plant exports into the United States, not started long before?

Reason for the Timing

I know there are official *explanations* for all of these points. I have heard some of them. But they may not be satisfactory *answers*, and it will be up to the opposition in the session of parliament which opens Dec. 5 to get to the bottom of them.

As for the timing of the two major news stories on the same evening. I can see the probable line of reply. The restrictionist measures couldn't be announced *before* the details of the trade treaties, but must be announced as soon as possible afterwards. Second, following a rule much observed during the war, if you have bad news to announce, do it immediately after the announcement of a victory. Third, if you issue the Canadian restrictionist program right after the world release of the trade treaties, the United States papers will be so full of the latter that the former will, by and large, be crowded out.

Why is the "dollar conservation" program so late? Why allow a comfortable stock of U.S. dollar exchange, amounting to $1¼ billion at the first of the year, to fall to $500 million by November, without taking drastic steps earlier?

The answers, I am told, go something like this:

It was not only that the Government could not take the risk of announcing exchange restrictions while the fate of the Geneva talks was hanging delicately in the balance. That was a compelling reason in itself, according to the official view here. But there was a further consideration of the greatest importance.

Before Canada could plan a U.S. dollar conservation plan, we had to know: (a) what was likely to happen to the Marshall Plan, and (b) whether the Geneva talks were actually going to bear fruit in a series of trade agreements, and in a concerted step toward convertibility and freer international trade. These were the two developments on the horizon which promised a major degree of relief for Canada's chronic dollar shortage. If they appeared to be coming off, Canada could adopt a modified policy, largely of a temporary nature. If they were evidently breaking down, Canada would be compelled to adopt a much more drastic long-term policy. It was necessary to wait until early November to be sure about this long-range decision. That, I believe, fairly represents the official explanation on the matter.

Open to Criticism

But allowing for all that, is not the Government open to sharp criticism for not exploring and developing some of the constructive measures for increasing our supply of U.S. dollars? If the gold-production policy is sound now, why was it not sound two years ago? If branch-plants can be persuaded or induced to sell more to the U.S. now, was the effort not worth while a long time ago?

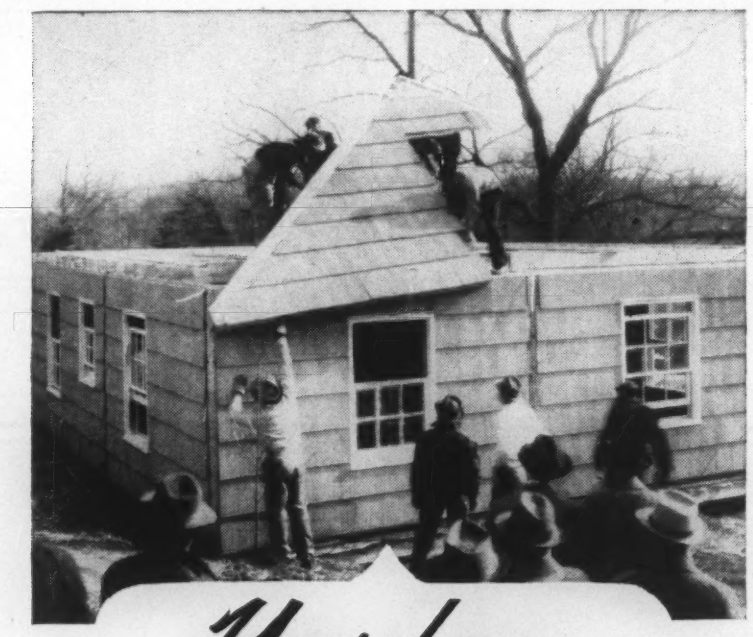
One cannot escape some suspicion that our very comfortable margin of U.S. dollars a year ago lulled the Government to a false sense of security.

There are, of course, explanations —if not answers—for these points also. A substantial diversion of Canadian labor and other resources into gold production immediately after the war would have reduced the production of other commodities, which were, it may be, needed then even worse than gold.

As for the speed with which the Canadian supply of U.S. exchange has been depleted, the current trade figures are really amazing. We are actually buying—or were, until a week ago Monday night—from the U.S. to the tune of close to $2 billion a year! (Before the war, it was a good year when we bought $1 billion from the whole world, and of that, perhaps $650 million might be from the U.S.) We are selling to the U.S. commodities valued at about $1 billion a year. An annual deficit in U.S. exchange of anything like the current difference will take some juggling in multilateral markets. In pre-war years we used to think we were quite smart offsetting an annual *deficit* of $300 million or so a year in U.S. dollars by converting a similar *surplus* of sterling into U.S. dollars. Obviously there isn't a chance in the world, at the moment, of settling in that manner a deficit of a billion U.S. dollars a year.

The latest trade treaties and concessions will tend to swing our external trade a bit further away from the Empire, and a bit more into the North American orbit, despite all that imperialists may do to deplore the development.

As late as 1938, our purchases from Britain ran about one to three, as compared with those from the U.S. Just now the ratio is running only about one to eleven. The United States is selling us $170 million a month just now, and the United Kingdom only $15 million.



Your home

MAY BE PRE-FABRICATED

But Prevention is Still Better Than Cure

Pre-Fabricated houses, jet-propelled planes, atomic power . . . Science is now serving man as never before.

But Science deals with stuff as fallible as the human frame itself. Mechanisms need watching!

Expert vigilance by experienced heating engineers is the unique service you get with your insurance from The Boiler Inspection Company.

Scattered across Canada (there is one near YOU) they keep an eye on possible points of failure in your equipment.

Ask your broker or agent for details of how The Boiler Inspection Company can serve you.

13-46

The Boiler Inspection and Insurance Co. of Canada

806 The Bank of Nova Scotia Bldg., Montreal — 350 Bay Street, Toronto, Ont.

ANGELA HOTEL

Just a little different
Highest standard of service.
Excellent Cuisine
Five minutes to centre of City.
Special Winter Rates
VICTORIA, B.C.

PAINTINGS — By Old and Modern Masters

"The Crack in the Ice" 18″ by 22″
Signed and Dated—C. Krieghoff—Quebec 1861

This superb example from the collection of Lady Burstall, Winchester, England is now on view in a group of

SIX PAINTINGS
By
CORNELIUS KRIEGHOFF

together with other important examples of early Canadiana

GAVIN HENDERSON
26-28 Grenville Street
TORONTO 5 Kingsdale 6821

Now Packed in Pre-War Heavy Foil

Piccadilly
LONDON
SMOKING MIXTURE

The Real Iron Curtain Hangs Farther East

By NICHOLAS CARROLL

The Iron Curtain that really counts is the one which cuts Russia proper off from her satellites. This is farther east than the one described by Churchill between western Europe and the Russian zone of occupation. A foreign correspondent for a London newspaper tells how he came up against this real Iron Curtain.

Berlin.

THE Russians are shy about their immense European land frontier, stretching from the cold, grey Baltic seven hundred miles to the Black Sea.

The common suggestion that the much quoted Iron Curtain starts near Lubeck and finishes at Trieste is about as mythical as the golden fleece. Theoretically, the curtain hides from the rest of Europe the Soviet satellite sextette plus the Soviet zone of Germany.

In fact, as anyone who has lived in a so-called Iron Curtain country since the end of the war can state, it does nothing of the sort. Any Briton who has some kind of reason to visit Poland can get a visa fairly easily. The main thing he notices when he crosses the frontier is that all the "militia" (they don't have "police" in Poland—they think "militia" sounds more democratic) carry tommy-guns.

Mental Adjustment

Once he is mentally adjusted to the idea of the ubiquitous tommy-gunners, he will find he can travel all over Poland, talk to anyone he likes, spend all his money on enormous meals, and go back to Britain without difficulty.

Of course, he won't find out the really interesting things. Those tommy-gunners in the background have the curious effect of making the Poles reluctant to talk freely to foreigners. But to say there is an Iron Curtain screening Poland from Western Europe is overdoing it. The curtain hangs along the eastern side of Poland. Nobody outside Russia can find out what goes on inside it.

On every road leading to Russia there is in Poland a sign reading "Strefa Graniczna" (frontier zone) five kilometres from the actual frontier post. No one is supposed to go beyond this unless he has a visa to Russia for that particular route, or permission to visit someone living within the frontier zone.

One day last week, driving northeast along the Baltic coast from the wreckage that was once Danzig, through the thickly wooded, underpopulated country with its war-devastated towns and villages, we went flashing past the "Strefa Graniczna" sign just north of Braniewo (formerly Braunsberg).

A few minutes later we were right up on to the frontier post road barrier, lying forbiddingly across the tarmac like a level crossing barrier. On the left side of the road was a small two-storey whitewashed house. Opposite it, on the right side of the road, a small house the same size, with a customs notice painted over the front door. Not a sight or sound of a living person.

We walked to the white house, pushed open the door, walked straight into an office. A young, untidy, fair-haired corporal was sitting at the desk. He seemed astounded to see us. With great curiosity he examined our newspaper identity documents. He was nonplussed.

We went outside and stood looking up the road, looking at Russia. The corporal followed us, and we began asking him questions. To our surprise he answered them. I asked whether the six strand barbed wire fence on wooden posts we could see running across the fields each side of the road extended down the whole frontier. He said it did. He believed it changed to a double fence further along.

No Link

He pointed out a small wooden hut, painted bright green, two hundred yards up the road. There was no sign of life near it. That he said was the Russian post.

"Do you ever see them?" I inquired. "Do they pop over for a vodka and a game of poker when things are quiet?"

Definitely no, he replied. Strictly against orders. There was no phone link with them either. He told us that when they want to attract the Russians' attention they fired a rifle into the air.

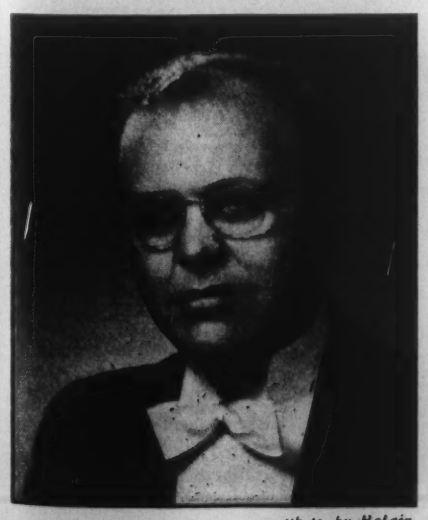
"Do you get much traffic?"

Not more than a car a day from the Russian side, he said. He had never known anyone other than a Russian cross from the Polish side.

We gave a farewell glance at what we could see of Russia, a broken tarmac road, a few trees and fields, and a green hut, and turned back to our car. As we walked towards it the officer in charge of the post arrived back from Braniewo.

He, too, was astounded to see us, but after some hectic telephoning to Braniewo he finally let us go, advising us never to enter a "Strefa Graniczna" without permission again. But we didn't mind.

We'd been nearer to the Iron Curtain proper than most people ever get.

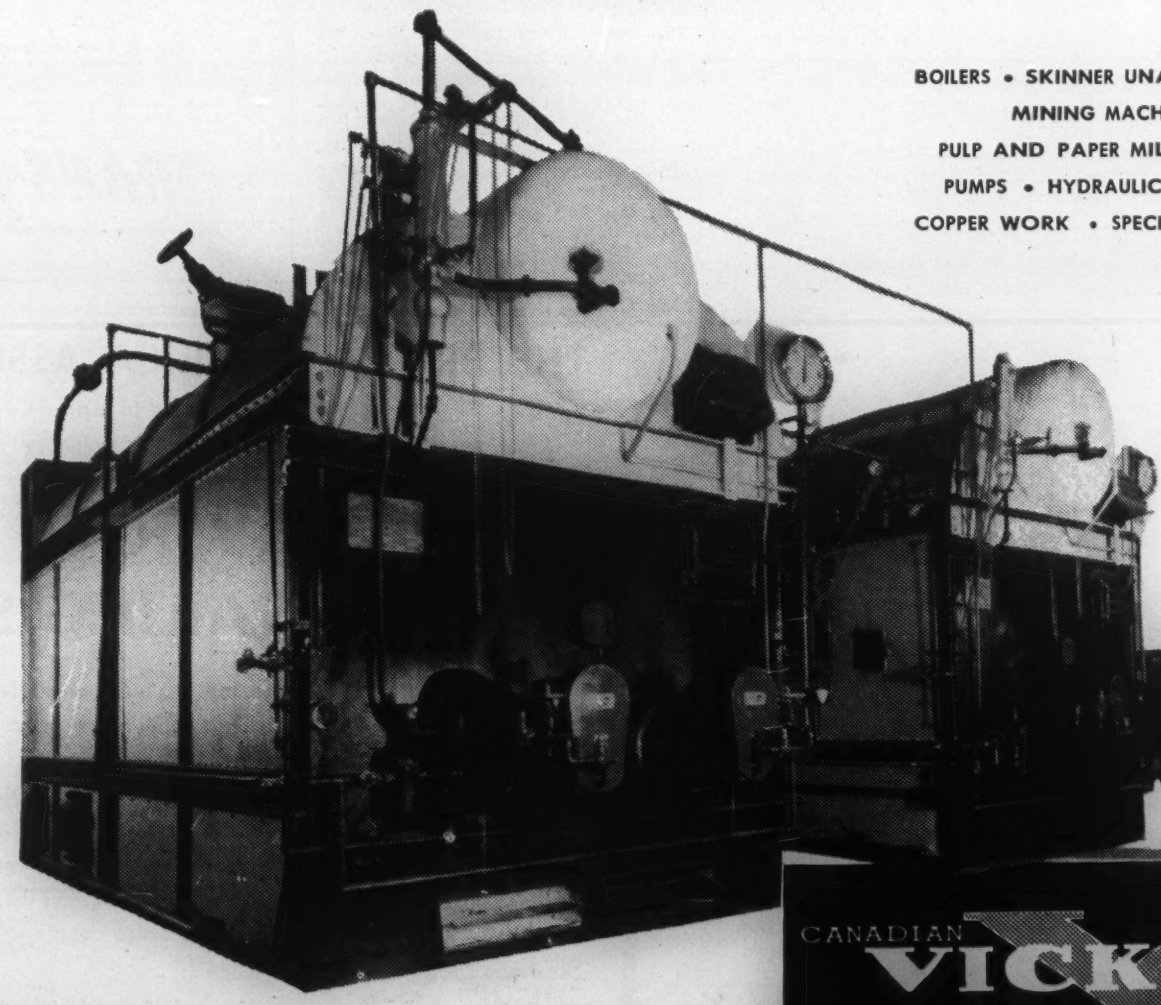


—Photo by Belair

The excellence of Kitchener-Waterloo Symphony is proof that smaller centres too can have fine orchestras. Glenn Kruspe is conductor.

CHAMPION SAVINGS CORPORATION
MONTREAL, P. Q.
AGENCIES AT
HALIFAX • SASKATOON • LETHBRIDGE • CHARLOTTETOWN • CALGARY
VANCOUVER • REGINA • EDMONTON • VICTORIA
PLANNED SAVINGS

VICKERS
Answers an ad

WANTED
MORE POWER
FOR INDUSTRY
Wage rates governing freight handlers for the 1947 season at the Montreal are given in no-
Canadian Vickers Limited has the answer to industry's demands for more efficient, more economical power, it's the famous Vickers-Keeler Boiler—built to provide continuous winning performance in today's ever-stiffening race for lower production costs.

BOILERS • SKINNER UNAFLOW ENGINES
MINING MACHINERY
PULP AND PAPER MILL EQUIPMENT
PUMPS • HYDRAULIC MACHINERY
COPPER WORK • SPECIAL MACHINERY
CANADIAN VICKERS LIMITED
HEAD OFFICE - MONTREAL
Representatives in principal cities

THE LIGHTER SIDE

Conversation With Maxine

By MARY LOWREY ROSS

"HERE'S your milk, Maxine," I said and poured her half a saucer full. Maxine trotted over, crouched down by the saucer and ran her whiskers over the surface. Then she sat back. "Slipped the cream off, I see," she said sneeringly.

"Just enough for my coffee," I said. "After all, with present prices I can't afford both milk *and* cream."

"I'm a nursing mother," Maxine said. "I'm entitled to a priority." But she settled down after a moment and lapped up her milk. When she had finished she sat back and washed her face.

"When you can't get whole milk you take skim," she said. "When you can't get skim you sneak a finnan haddie spine from the garbage can. That's my philosophy. Let the other folks do the worrying."

"Meaning me," I said bitterly. "In a couple of weeks those five kittens of yours will be out of the basement. And who'll be the one who has to train them to lap their milk instead of walking through it? Who'll put down newspapers for them in the corner?"

Maxine shrugged. "Not me," she said.

"Look Maxine," I said pleadingly, "with milk at eighteen cents a quart don't you think it's time you started on an austerity program of your own? How about ten kittens a year instead of twenty?"

"Quite impossible," Maxine said. "After all I am Maxine. Forever Maxine and forever desirable, and utterly promiscuous . . . utterly."

"You're a luxury," I said crossly "I don't know why the Government doesn't slap a fifty per cent tax on you."

Maxine drew herself up in a proud Egyptian attitude. "They couldn't evaluate me," she said. "I am a descendant of a race that in ancient times was worshipped as a deity."

"You're a descendant of a race that in recent times has been eaten as subsistence diet," I reminded her.

Maxine yawned, exposing the whole of her pink-ribbed upper palate. Like all kept female creatures she has a limited sense of futurity. "You bore me," she said. She lifted a paw and began washing her creamy stomach. When she had finished she sat down with her paws curled neatly under her chest. "There are two types," she said, "the cat type and the dog type. The cat type is aloof, indolent and indifferent. The dog type is furiously active, concerned and neurotic. You're the dog type."

"Oh, shut up," I said.

"FOR instance," Maxine went on, "what have you been doing about the milk situation?"

"I've done plenty," I said. "When the Government lifted the milk subsidy and prices went up, I wrote letters to the paper, I organized meetings, I marched on Ottawa—"

"Yes and what happened?" Maxine asked.

"A great deal happened," I said sharply. "The Government appointed a commission which sat for a whole year."

"A whole year, eh?" Maxine said musingly. "Indolent, aloof, indifferent. The cat type."

"Nothing of the sort," I said. "They produced an amendment to the Milk Act. Here, I clipped it out and I've got it right here in my smock rocket."

I brought it out and read it triumphantly.

"'Before entering into collective bargaining the collective bargaining representatives of one of the parties shall send a notice in writing to the board indicating those of the persons required to bargain collectively that are represented by collective bargaining representatives and the names of such representatives, and where the board is of the opinion that the persons represented by the collective bargaining representatives are not representative of the persons required to bargain collectively the board may designate such collective bargaining representatives or any other persons as the collective bargaining representatives thereof—'"

"What does it mean?" asked Maxine as I paused for breath.

"Why it doesn't actually mean anything," I said, "but at least it shows they haven't been indolent."

"Chasing their tails," Maxine said. "It occupies their time and gives them an amusing excuse for existence."

"Yes, but besides that the commission actually brought in a report," I pointed out. "The report said that the price of milk was too high."

"So I suppose they lowered the price of milk?" Maxine said.

She had me there. "As a matter of fact they hoisted it a couple of cents," I had to admit.

She looked at me kindly.

"I wouldn't feel too badly about that," she said, "because even if the prices had been lowered the producer and distributor would have absorbed the saving and I and my little family would absorb the milk."

"I ought to send the whole lot of you to the Humane Society," I said.

"You won't," Maxine said. She sat up and yawned again. "You take me," she said. "I am in the somewhat unique position of being a consumer, producer and distributor of milk. Yet I don't write letters to the paper. I don't organize meetings and forward indignant protests to the Government. And I get along all right. Aloof, independent, indifferent, that's me."

"Indifference won't lower the price of milk," I said.

"NEITHER will indignant protests to the Government," Maxine said. "All you do is waste your time—yes, you're the dog-type all right. The creature of Authority. Incapable of holding yourself aloof, of snatching, when necessary, the haddock's head from the ash-can, when possible the pot-roast from the dining-room table. Clinging in spite of every disillusion to your faith in the kind heart and fair intentions of your Master—"

"Not every disillusion," I corrected her. "We still have rental controls and subsidies on fats and oils."

Maxine sat down, shot out a haunch and licked it searchingly. But after a moment she looked up. "And by the way, speaking of housing," she said, "what the hell kind of housing accommodation, if you'll excuse the expression, is an empty beer carton in the coal cellar for a lady to bring up her family?"

"They've got to stay there at least two weeks," I said stubbornly.

"I was thinking of bringing them upstairs this afternoon," Maxine said.

"Why bother?" I said. "Aren't you supposed to be aloof, indolent and indifferent?"

"I'm not indifferent where my family is concerned," Maxine said. "I'm only indifferent to your feeling about bringing them up in the drawer with the dinner napkins." She stretched and began to rub herself against the corner of the refrigerator. "Any of that liver left from breakfast?" She asked.

"Only enough for your supper," I said.

"Aw come on, don't be like that," she purred, arching herself lovingly against my legs.

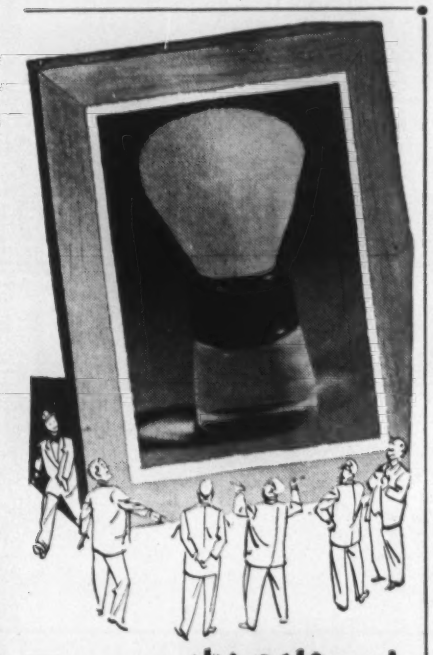
I opened the refrigerator. "Oh, go ahead finish it up," I said.

She finished it up and started towards the cellar. At the doorway she paused for a moment. "And don't forget, it's cupboard love that makes the world go round," she said, and lounged cynically down the cellar steps.

STRANGE

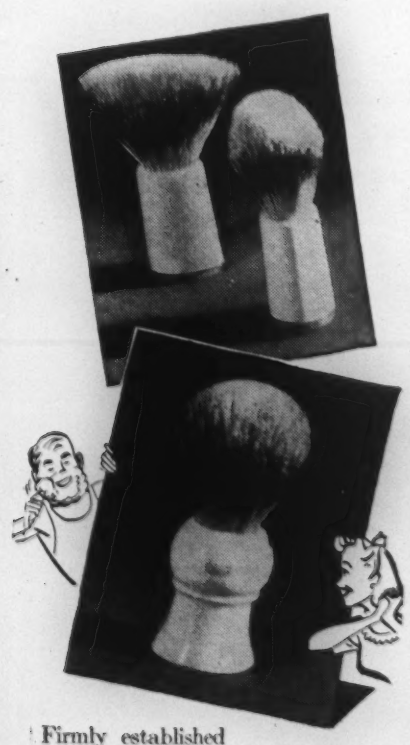
STRANGE that a gentle, flowering bough
Can cruelly tear apart
The little, hidden, secret room
Of my unguarded heart.
Strange that beauty's cordial,
Brewed for ecstacy—
Becomes a deadly draught of grief
In the hands of Memory!

PAULINE HAVARD



MEN LIKE NYLONS TOO!

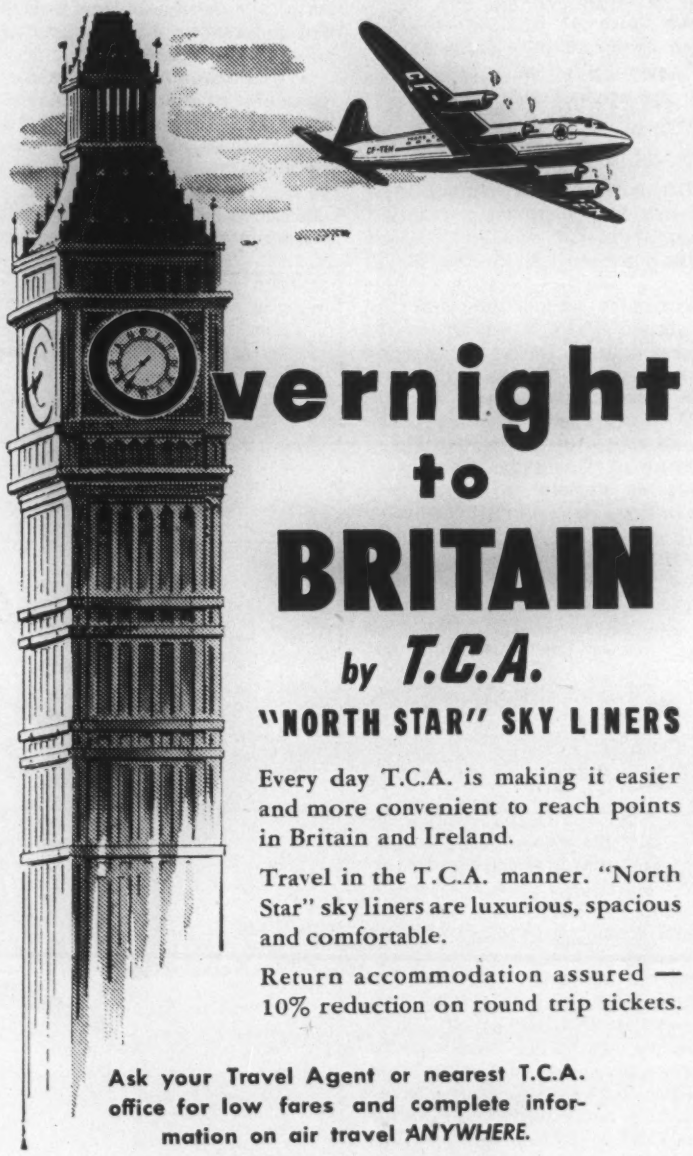
We mean Genuine Rubberset Shaving Brushes with Nylon Bristles, of course. Here's the ideal Christmas gift, one that will be going strong for many a year.



Firmly established with shavers everywhere are Rubberset's pure badger brushes. All live up to the Rubberset reputation for holding more water, making more lather.

See the famous Rubberset line of Shaving Brushes today at any drug or department store.

RSB 75 Genuine RUBBERSET SHAVING BRUSHES



overnight to BRITAIN by T.C.A.

"NORTH STAR" SKY LINERS

Every day T.C.A. is making it easier and more convenient to reach points in Britain and Ireland.

Travel in the T.C.A. manner. "North Star" sky liners are luxurious, spacious and comfortable.

Return accommodation assured — 10% reduction on round trip tickets.

Ask your Travel Agent or nearest T.C.A. office for low fares and complete information on air travel ANYWHERE.

Bay & Temperance Sts. and Arcade, Royal York Hotel, Toronto

Phone AD. 5231

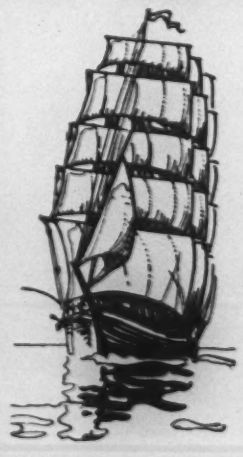
TRANS-CANADA Air Lines

THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated in Upper Canada 1833

FIRE, MARINE, AUTOMOBILE, CASUALTY AND AVIATION INSURANCE

IN THE DAYS OF SAILING SHIPS



Before the first steamer crossed the Atlantic and during the many years when sailing ships handled ocean traffic, officials of the **British America Assurance Company** were travelling the world, establishing the Company in overseas markets. Now the Company is represented throughout the British Empire and in many other countries.

Consult any Agent of the Company

FINANCIAL POSITION DECEMBER 31, 1946

Assets $9,955,364

Liabilities to the Public $5,729,719

Capital $750,000

Surplus above Capital $3,475,644

Losses paid since organization $89,735,184

Head Office — TORONTO

Branches and Agencies throughout the World

7-13

WASHINGTON LETTER

Democrats Shift the Responsibility for Increased Inflation in '48

By JAY MILLER

Washington.

PRESIDENT TRUMAN is credited with an astute manoeuvre in his appeal to Congress for standby rationing and price control powers. It is said to have switched the pre-presidential campaign issue from "Who is guilty of causing inflation in 1947?" to "Who will be guilty in 1948?" That is how some Administration supporters view it.

They reason that if inflation spreads there will be none to blame but Republican Congressmen, who at the latest writing had decided to sidetrack the President's request for these powers. The subject was kept open, however, for further study in caucus and by the steering committee, where freshmen G.O.P. Senators Flanders of Vermont and Baldwin of Connecticut spoke out boldly against Senator Taft, G.O.P. steering chief, for trying to bypass consideration of these items. The freshmen view may prevail. It is, according to one Administration spokesman, "hard to believe that the Republican leaders, when they have cooled off, will continue to fight for the privilege of being found guilty."

The Republican majority has declared itself so definitely on the subject that it may not be that they will, as one critic suggests, "decide to give the President the controls he asks for and then get prices out of politics before the 1948 campaign warms up."

Senator Flanders' outspoken stands on this issue and others have been responsible for his emergence in the national political picture this past year. It is typical of the experience of other newcomers to "headline" position in national politics.

These new personalities are crowding the Republican old-timers such as Taft, Martin and Vandenberg, for page 1 prominence. Since the November, 1946, Congressional elections which cost the Democrats control of Congress, leaving President Truman in charge of the Executive, new faces have emerged. Many of those taking the spotlight in this special session and in the next session were almost unknown nationally one year ago.

Along with Senator Flanders, these eight men have acquired national reputations on the subjects mentioned during the first and special sessions of the 80th Congress:

Senator Chan Gurney, Republican, on National Defence; Representative Fred A. Hartley, Republican, New Jersey, Labor; Representative Christian A. Herter, Republican, Massachusetts, Foreign Policy; Senator Irving M. Ives, Republican, New York, Labor; Senator Joseph R. McCarthy, Republican, Wisconsin, Housing; Senator J. Howard McGrath, Democrat, Rhode Island, Politics; Representative Karl E. Mundt, Republican, S. Dakota, Foreign Information; Representative J. Parnell Thomas, Republican, New Jersey, Un-Americana.

They are currently engaged with fellow Congressmen in trying to solve such questions as these: What are the best ways to cut the cost of living? How should interim foreign aid be limited? What method should be used for enacting long-term financial aid to other countries.

Sympathetic Treatment

Stopgap foreign aid appears to be headed for fairly sympathetic treatment but the other issues may face tough sledding. The Senate began debate November 24 on the interim assistance bill after it was unanimously approved by the Senate Foreign Relations Committee. Sponsored by Senators Tom Connolly, Texas Democrat, and Arthur Vandenberg, Republican of Michigan, the bill sets up authority for $597 million in financial assistance, to be granted with close American supervision of supplies. There was prospect of Senate passage of the measure this week.

The House of Representatives was gearing itself for early consideration of a foreign aid bill, details of which are being studied by the House Foreign Affairs Committee.

The Senate measure would supply food, seed, fertilizer, coal, petroleum, fibres, pesticides and medical supplies. The present foreign relief administrator would be in charge. The bill does not guarantee that the U.S. will furnish the help outlined. The bill includes most of the Administration requests. Tighter control of U.S. dollars is given and it is stipulated that funds that the assisted governments get from selling relief goods to citizens must be used for rehabilitation.

Four committees have been studying measures to curb the high cost of living. They laid the groundwork for an item-by-item consideration of the Administration's anti-inflation program.

Grain-Saving Plans

The Joint Committee on the Economic Report heard Agriculture Secretary Anderson describe Government grain-saving plans, and Commerce Secretary Harriman, and Dr. Edwin G. Nourse, head of the President's Economic Council, were slated for appearances this week. The chairman, Senator Taft, had placed consideration of the Truman rationing and price-wage ceiling recommendations on the end of the committee list, giving rise to the charge he planned to sidetrack them completely.

The House Banking and Currency Committee gave first consideration granted as yet to the anti-inflationary proposals on rationing and price-wage ceilings.

The high cost of living battle is shaping up as the most dramatic issue confronting Congress. After President Truman came out with his recommendation for modified rationing and price wage controls, Senator Robert A. Taft, Senate policy chief, took a stand almost diametrically opposed to him. The issue is a basic problem for every American and it is likely that inflation will be the primary issue in the election campaign, unless economic conditions are readjusted.

Where Truman would impose selective rationing of basic items, Taft wants lower taxes. Instead of price ceilings on basic commodities, Taft would prefer to cut government expense. Mr. Truman has come out for some wage ceilings, although recently he said controls are a "police state method."

Where the President asked for extended and strengthened export controls, his opponent says the White House already has the power to cut export taxes 50 per cent. Where Mr. Truman favors saving grains, Mr. Taft advocates "eating less". The President wants to allocate scarce commodities, but Mr. Taft has not commented directly on allocation plans. Both are agreed that it would be a good thing to restore consumer credit controls, but where Mr. Truman opposes commodity speculation, the Ohioan doubts if speculation is increasing the cost of living.

5% or less?

How much time can an individual executor give to the administration of your estate? He has his own business to manage, his own investments and his own financial problems to consider. He has his own private life to live with his family and friends. Recreational and social activities make heavy demands on his time.

Competent business men are too busy with their own affairs to give adequate time to the problems of others.

Make sure that your estate receives the attention it requires. Appoint National Trust Company the executor of your will.

Write for our free booklet
"Security for your Family"

NATIONAL TRUST
COMPANY LIMITED
TORONTO MONTREAL HAMILTON
WINNIPEG EDMONTON VANCOUVER

WHEN YOU NEED COLD
YOU NEED COPPER

Whether you need a cube of ice; a package of quick frozen food or refreshing sleep on a torrid night, mechanical cooling . . . and copper . . . are at your service.

For, of all the materials that go into refrigeration and air-conditioning, none is more essential to efficient long-lived performance than copper.

Because copper is rustless, corrosion resistant and possesses high thermal conductivity, it is ideal for the coils of the condenser that remove heat from the refrigerant. It is equally efficient in the evaporator which absorbs heat from the chamber to be cooled.

Copper and its alloys, brass and bronze, are indispensable in the compressors and the motors that drive them, in the thermostats and control equipment, in refrigerant and lubricating lines, in fittings, regulators, controls and valves.

And now, that copper and its alloys are again freely available, new and improved refrigeration and air-conditioning equipment will continue to add to your protection, comfort and convenience.

ANACONDA Copper and Brass — Anaconda Copper & Brass

ANACONDA AMERICAN BRASS LIMITED
(Since 1922 Headquarters in Canada for Copper and Brass)
Main Office and Plant: New Toronto, Ontario *Montreal Office:* 939 Dominion Square Building

FROM THE EDITOR'S CHAIR

Stormy Seamen and Nature Rage in Laskier's "Unseen Harbor"

By B. K. SANDWELL

IT is a long time since I have read a novel containing as much violence—of man and of nature—as Frank Laskier's third book and first novel, "Unseen Harbor", (Longmans, $3.50), and in which the violence is so completely subordinated to the proper subject-matter of any really fine novel, the characters of the human beings portrayed, and the relationships between them which their characters establish. Canadians have known that Mr. Laskier is a notable literary artist ever since his famous "My Name is Frank" broadcasts during the Battle of the Atlantic, which profoundly affected American opinion about the war. But this present bit of sheer imaginative creation puts him among, and perhaps at the top of, the little group of the best living writers of the sea.

It is the tale of the mutual likings and repulsions of a group of men and petty officers on board a good ship, and of the effect upon their relationships produced by the discovery of a young woman stowaway on board—a most legitimate stowaway, I must add, for she is adopting that method of travel merely because she cannot by any other means circumvent the red tape which prevents her from joining her American soldier husband. The situation is obviously one which Hollywood would treat in its own manner, and I shudder to think what might happen to this book if a bunch of script writers got hold of it. But Mr. Laskier's handling of the situation is completely honest, without a touch of either false sentiment or snigger.

The crew of a ship is something like a company or regiment in an army only more so. This is because there are intermittent periods when the crew is engaged in a desperate and perilous fight with a powerful enemy, the sea in her hostile mood, and no help can be obtained in that struggle from any other source. In such a situation the character of every man with whom he is associated becomes a matter of prime importance to the seafaring man, and the relationships of men with men, which are so casual and unimportant in the landlubber's life, become intense and preoccupying and can easily lead to drama.

Inevitability of Destiny

Mr. Laskier has only one real villain in this tale, and he is the shirker—the man who has no business on a ship at all, and would never be there but for the influence of his family which wants him out of the way. The murderer, a thorough-paced and besotted scoundrel, gets what is coming to him because there is a certain inevitability of destiny (which is perhaps a bit more obvious on the sea than on land, and yet I wish that contemporary writers of land stories would look for it a little more carefully than they do), but there is an impressive dignity about his end, and Mr. Laskier is at pains to tell us that his baseness is not wholly his own fault.

It is a long time also since I have read a book in which the thesis that character is destiny and destiny is character is set forth with such conviction and power. The modern novelist, following the modern psychologist, is so anxious to convince us that men are what their circumstances make them, and that we must be kind even to the basest of our fellows, a procedure which leads to the eventual conclusion that there is no such thing as baseness. That is a conclusion which nobody can possibly reach who has spent a year or two on an ocean-going vessel, but few novel-writers, and not too many novel-readers, have had that experience. A profoundly moral book, although there is some very naughty language in it—or should I say some very salty language?

William Primrose, great artist of the viola, appears at Eaton Auditorium, Sat., Nov. 29, in second concert of series by the Friends of Great Music. Program will include a Toronto première of the recently discovered Beethoven Nocturne Op. 42.

New York Shows

(Continued from Page 3)

for Billie Dawn so that she could learn enough to "find her way around" Washington was a gargantuan mistake. The reason why, you will find out during the three acts of this highly-seasoned Broadway comedy. If, in any of its lines, you detect anything of "social significance" you may be assured the author didn't let them get in the way of any of its laughs. There is more merriment in this show than any other we saw.

"BRIGADOON" at the Ziegfeld. Here in New York's most modern theatre, (Its decor shabby from lack of renewal) is enacted with music the story of a "miracle" in a community that was made to vanish from the earth by the prayer of a Scot who, loving its beauty and tranquility, wanted to see it preserved for all eternity. But part of the miracle was that it was to be made visible again for one day in each century when it was to resume its existence just as it had left off a hundred years before. The tale is told in the terms of the experience of two Yankee lads on a walking trip who chanced to get lost in Scotland and to wake on the threshold of Brigadoon on the very day that it was ordained to come to life from its mysterious century-long hibernation.

Their participation in the highly melodious diversions of this community makes it inevitable that one of them, Tommy Albright, played by David Brooks who created the title role in "Bloomer Girl," should fall in love with someone in this ethereal community. Thus there is presented a pretty situation to be solved by the playwright and something to stimulate in advance the imagination of the playgoer. If you can't get tickets for "Allegro," make "Brigadoon" your second choice.

"ANNIE GET YOUR GUN" at the Imperial Theatre. Everybody knows about Ethel Merman and her ability to project Irving Berlin's music across the footlights with gusto and verve. Its hit songs "They Say It's Wonderful," "The Girl That I Marry," "Doin' What Comes Naturally," etc. are somewhat shop worn. If you go to New York and don't see it, people may think you're queer. I understand they pay La Merman $3,500 a week, plus a percentage of the gross, so there you are.

WHAT ARE YOUR ASSETS?

Misers are rare, and the careless are legion—but there is a happy medium between a miser counting his gold and gloating, and modern man inventorying the things he owns, uses and enjoys—and whether they be the product of his own toil and sweat, or inherited, their value in today's dollars is in many cases greater than original cost, and replacement out of earnings is made difficult by the tax collector.

TODAY, PROPERTY INSURANCE HAS AN ENHANCED VALUE AND NECESSITY

TO GET THE FULL BENEFIT,

KNOW YOUR VALUES

AND INSURE ACCORDINGLY

RELIANCE

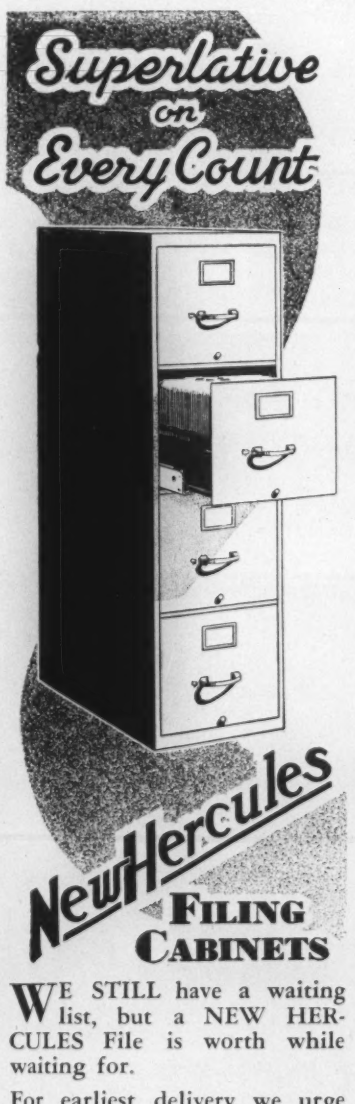
INSURANCE COMPANY

OF CANADA

STANLEY M. ELLIOTT
Vice-President and Managing Director

HEAD OFFICE:
485 McGill Street, MONTREAL

FIELD SERVICE AT
Vancouver - Winnipeg — Toronto — Saint John, N.B.



FILING CABINETS

WE STILL have a waiting list, but a NEW HERCULES File is worth while waiting for.

For earliest delivery we urge you to place *your* order *now*.

• • •

FILING SYSTEMS and OFFICE EQUIPMENT

THE OFFICE SPECIALTY MFG. CO. LIMITED

NEWMARKET, ONT.

Branches in Principal Canadian Cities

You can be sure he wears a

Biltmore

The Master Hat of Canada

Priced from $5.50 to $15.00

474

Co-Op Housing Scheme Guided by Architect

By WALLACE HUNT

Better planned communities, economies in construction and simplification of financing are some of the benefits which a group of Toronto professional and business men have found results from cooperative construction of houses. The architect also plans the community, laying out parks and streets to discourage through traffic.

AT A time when housing remains probably Canada's Problem No. 1, and promises to worsen before improving, the experiment of a group of 40 Toronto business and professional men in cooperative house construction is being watched with keen interest.

Reduced costs and better planned communities are the benefits looked for by members of Co-op Residential Communities Ltd., one of two groups in Toronto to reach the construction stage. In the committee stage are similar communities in Kingston, Cornwall, Peterboro, Port Arthur and Ottawa—all of them closely eyeing the Toronto project.

The story of C.R.C. was told to me by Robert Markon, a labor relations official who is vice-president of the Co-op. It was organized about 2½ years ago and farmland was purchased in the Bayview-Moore Ave. district in the north-eastern outskirts of the city. Surveyed were sites for 41 houses, on lots ranging from 43 to 73 feet frontage, about 100 feet deep. The first families moved in during November and by Christmas the number is expected to total six, with as many other houses under construction.

All other lots have been spoken for, and unquestionably some of them will start building in the spring. The exact number will depend on the urgency of each individual family and also on whether costs have turned downward.

Experience elsewhere, such as in Sweden where about 10 per cent of the population is housed cooperatively, has been that a group is in a much better bargaining position than an individual, Mr. Markon explained. He says C.R.C. already has proved it to be true in Canada.

At a time when it's practically impossible for an individual wanting to build to get a contract at a favorable stipulated figure, acting collectively C.R.C. has signed an "upset price contract". Not only does the contractor guarantee the cost will not exceed a certain figure, but if the final cost is less than the stated maximum, the contractor and house-owner split the difference.

A Lesson Learned

C.R.C. learned the lesson of obtaining such an iron-clad contract from the experience of the adjoining Heathbridge Park co-op housing project, in which about 35 to 40 houses have been completed and occupied. Heathbridge claims to be the pioneer of such undertaking in Canada and, without the experience of others, had to learn the hard way.

Owners found, when houses were completed, that costs were roughly 40 to 50 per cent higher than they had anticipated. Considerable litigation followed between them and their contractor, and in one such case, that of Wilfrid Sanders, who as director of the Canadian Institute of Public Opinion is Canada's Dr. Gallup, the court ruled that a figure about half way between the owner's and contractor's claims should be paid. The contractor's bill was $15,937, of which $11,464 was paid, so Sanders was sued for the balance of $4,473. The court ruled that $1,100 should be deducted for defective workmanship and $1,353 for improper payroll records, over-estimates in materials and defendant's part of expense in having plaintiff's claim determined; the balance of $2,020 Sanders was ordered to pay.

The overall cost of houses in C.R.C.'s Moore Ave. project, including utilities and land, will range from $10,000 to $15,000. Vernon Lang, a public relations counsel and a director of C.R.C., has made a special study of prices and has found that similar houses were being offered in the neighborhood at somewhat higher prices.

Buying cooperatively and eliminating real estate speculation, C.R.C. members believe the cost of land for each house has been reduced about one third. They haven't been able to save money on mortgages dealing collectively with a loan company, but they've found it hasn't been necessary to lay as much cash on the line. Architect's charges are only 5 per cent of the cost of a house when built collectively, compared with 8 per cent for one built individually.

The architect also plans the community, providing for parks and laying out streets so as to discourage through traffic. Houses are placed so as not to block the view or sunshine from adjoining buildings. And house plans provide plenty of scope for an individual to incorporate his own ideas, with eight different plans and each one standard only in the outside measurements. Room sizes can be altered to suit, and there is such flexibility as being able to use brick instead of wood or vice-versa.

C.R.C. aims to eliminate real estate speculation, as it desires permanent residents, not people who build with the idea of a year from now selling at a profit. C.R.C. has an option on each individual lot and house, with the first right to buy in the event of same being sold.

Capital for the project has been provided by the $100 paid for a share, which entitles a person to an active membership. Land for a second development has been purchased and lots surveyed about four miles north of the Moore Ave. project.

C.R.C. is following the co-op pattern in other directions. Space has been reserved at the Moore Ave. project for co-op stores, and a credit union for banking and life insurance purposes already is functioning. Wholesale purchases of such articles as oil burners and household appliances have resulted in savings.

C.R.C.'s directors are: Leonard Mitchell, a lawyer, president; Mrs. Harriet Lang, housewife, sec.-treas.; J. A. Murray, architect and on the staff of the school of architecture, University of Toronto; H. Melville Shannon, office manager of C.R.C.; A. E. Kobold, electrical engineer; and Messrs. Markon and Lang.

MOULDERS OF "CANADA UNLIMITED"

The Industrial Worker

Painted by Rex Woods

Men like these are moulding a new era for Canada.
The skills of Canada's 1,200,000 industrial workers have lifted this nation's industrial production from $3,625,459,500 in 1937 to over $10,000,000,000 today. Canada, once essentially an agricultural nation, is reaching industrial maturity.
The expansion of Canada's industry, the increasing importance of the skilled industrial worker, provide new avenues for achievement . . . and give clear indication that Canada offers an increasingly brighter future for its sons.

O'Keefe's
BREWING COMPANY LIMITED

F 20

THE WORLD TODAY

Chips Are Down in France, Italy; Communists Given Action Order

By WILLSON WOODSIDE

THE current situation in France and Italy has brought the New York *Times*, whose sources of information and sense of responsibility would compare well with those of any foreign ministry, to write in the direst terms it has employed in years, of the coming "winter of decision."

"Never in time of peace and seldom in time of war has the modern world been in such danger as it is today. The situation is comparable with that in the fall of 1940 when Hitler made his bid to conquer Britain by air; with that during the winter after Pearl Harbor; with that following the Normandy landings. Within the next few weeks and months it will become decisively worse or decisively better. From that conclusion there is no escape. . . Yet to face this fact is no invitation to despair."

In the words of the paper's chief European correspondent, "the chips are down" in France and Italy. The informed view in Paris, as reported by this competent observer, is that the Kremlin is using the French and Italian Communist parties as an expendable rearguard in an all-out effort to delay or hamstring the operation of the Marshall Plan for Western European recovery.

This view assumes that the Communists will not succeed in taking over France or Italy, and in the effort will become so clearly stigmatized in the public mind as agents of a foreign power that they will lose most of the electoral support they have enjoyed since the war. They may, of course, suffer much more than that: they may be banned completely, and have their grip pried loose from the labor unions.

This correspondent, C. L. Sulzberger, believes however that the issue will be closer in France than in Italy; and here I am going to have the presumption to disagree with him. It is true, as he says, that de Gasperi has shown more strength than expected, and has an able Minister of the Interior, controlling the police forces.

Stronger Coalition

And since Sulzberger wrote, there is the encouraging news that the left-of-centre Republican Party and the right-wing Socialists which Saragat split off last year from Nenni's pro-Communist leadership have both agreed to consider joining a coalition cabinet of all except the extreme Right against the Communists—just like the new government in France.

But Italy is far from being as solid a country as France. The Nenni Socialists, as noted, are playing an out-and-out Communist game and are only a short step away from full fusion; whereas in France the Socialist Party, though internally split, is still committed to an anti-Communist course. By far the greater part will remain so committed, though there may be some defections. And there is no leader in Italy of the strength and stature of de Gaulle.

It is also an important strategic factor that Italy borders directly on the Soviet world. It cannot be considered an accident that the new Comintern office which, under the leadership of one of the most powerful members of the Politburo, Andrei Zhdanov, is directing the new Communist campaign of action, was set up in neighboring Yugoslavia. All too clearly the strategic plan is to conquer Northern Italy first, to provide a Soviet bridge to France, where the Communists are presently isolated from contact with Soviet power.

Doubtless Zhdanov and his associates have done some thinking about a question which we have scarcely begun to consider seriously: what exactly would the United States *do* if Italy were to be taken over by the Communists?

Stern Decision

She is now withdrawing the tag end of her wartime occupation (or "liberation") troops, which are expected to be cleared out within a fortnight. Would she send troops back into Italian ports, reinforce her Trieste garrison, or march in forces from Austria (in cooperation with the French and British, since the American Zone of Austria does not border on Italy)?

This would be a matter for the sternest decision, since moving of Allied troops about the European checkerboard would almost certainly call for counter-moves by Soviet and Yugoslav troops, and would create a real danger of war.

From traditional reasons and because of the insulating cordon of Anglo-American troops beyond the Rhine, the British and American reaction to any attempted Communist seizure of power in France would undoubtedly be much more positive. This would be no menace which only the Foreign Offices and General Staffs could see clearly, but one which has been impressed deeply on the consciousness of both nations, having fought two great wars to prevent an aggressive power from reaching the Channel, the Atlantic and North Africa.

This is looking ahead—though still not as far ahead as the strategists in the Kremlin have been looking. For to them, France is really the key to Europe. If it fell, Spain and Italy would almost certainly follow, the Anglo-American Zones of Germany and Austria would become untenable positions, Britain would be left as an isolated outpost, the Mediterranean would be closed, Greece and Turkey would fall, and the Middle East would be left wide open to the Soviets.

It is well to confront these brutal facts, unpleasant though it may be, so soon after peace was supposed to have been established.

France and Italy are now plunged into the winter of their greatest misery and discontent. Were it not for the hope already engendered by the promise of Marshall Plan aid, a hope which we have seen raise up new resistance to Communism and despair (the two are closely linked, for as has been said, no one jumps out of a boat until they believe it is sinking), disintegration would have gone much further by now.

France's Real Wonder

The encouragement came barely in time. In France the position of the working classes has become truly desperate, with food costs having gone up 50 per cent since January and wages only 12 per cent. We are only beginning to learn in Canada what this squeeze feels like. In France it has become intolerable, with the franc worth today only one-tenth of its pre-war value.

Thus it must be realized that when the Communists put themselves at the head of a campaign for higher wages, they have a crying, nation-wide grievance to exploit. The real wonder is not the strikes which at the beginning of this week embraced a million workers and had largely closed down the railroads, the docks and many of the coal mines and steel mills, but the anti-strike action which is growing.

That is the sort of thing which gives one confidence that a great many French workers understand that the Communists are only exploiting a legitimate grievance for their own political purposes, to defeat the Marshall Plan, and bring economic and political chaos which will favor a Communist coup.

There is the example of the big Citroën automobile factory, where the Communist faction staged a sit-down strike last week. After the police ousted the sit-downers, a secret ballot was taken under the auspices of the Ministry of the Interior and the workers voted 4978 to 1201 to return to work. In the coal mines of the north and in railroad unions not controlled by the Communists there have been many other examples of workers refusing to carry out a political strike.

This resistance has developed to the point where observers in Paris can at last see a concrete hope of breaking the domination which the Communists gained over the General Confederation of Labor in the period immediately following liberation. In recent days Leon Jouhaux, who had been secretary-general for so long and whose prestige was so high that the Communists couldn't oust him but merely placed their own man, Benoit Frachon, in a parallel position (but backed by the majority of the executive), has called a conference of the minority group to plan ways and means of freeing the C.G.T. from the Communist grip.

While normally it would require some time for a resurgence of the workers to oust the Communist officers of the local unions and ultimately free the central executive committee, the Citroën example hints at an alternative way which would be quicker: the supervision of new union elections by the Ministry of the Interior.

The C.G.T. (Confédération Générale

J. H. McQUAIG & CO.
Industrial Psychologists
Selection of Executives and Salesmen
Testing of Personnel for Industry.
Career Planning.
30 Bloor St. W., Toronto, KI. 6514

OAK BAY BEACH HOTEL
VICTORIA, B.C.

It is not too early to plan your winter vacation. Exchange the snow of eastern provinces for the delicate snow-drops which carpet our gardens in January.

Victoria has more sunshine than any other Western city, and the Oak Bay Beach Hotel on the shore of the Gulf of Georgia, offers you everything for a perfect holiday.

Golf and fishing are available all winter, and our meals will surprise and delight you, with our own farm supplying fresh produce—homemade jams and pickles, plump chickens, ducks and turkeys, home-cured hams and bacons, and rich thick cream.

Our gardens are beautiful all the year, and Victoria's antique shops and tea rooms are within easy reach.

For rates and reservations write

MRS. H. C. MacDONALD

More than Seventy-five Years' Experience
in the Production of Bank Notes, Bonds,
Stock Certificates and all Monetary Documents

BRITISH AMERICAN
BANK NOTE COMPANY
LIMITED

HEAD OFFICE - OTTAWA
262 Wellington Street

511 Place d'Armes, MONTREAL
1110 Montreal Trust Bldg., TORONTO

The Old Canadian Company — Established 1866

HOWARD W. PILLOW
President

CHARLES G. COWAN
Vice-Pres. & Man. Dir.

G. HAROLD BURLAND
Sec. Treas.

MOVADO
Calendograph

The MOVADO Calendograph gives a direct reading of the month, date, day, hour, minute, second and can be supplied with sweep second hand. The supply is limited.

MOVADO

WINNERS OF 165 OBSERVATORY AWARDS . . . SOLD AND SERVICED BY LEADING JEWELERS ALL OVER THE WORLD

WRITE FOR FULLY DESCRIPTIVE BROCHURE

In Canada—Movado Watch Agency
36 Toronto St., Toronto

In U.S.A.—Movado Watch Agency Inc.
610 Fifth Ave., N.Y.

"It was on that fishing trip when you made the record catch. We got talking about wills and executors, and you told me that your brother had asked you to be his executor but that you had refused. 'Fishing trips, vacations and executorships don't mix,' you had told him. 'Name a trust institution—Crown Trust and Guarantee Company—that is *always on the job.*' I thought that pretty good advice, so that's exactly what I did when I got back to town."

Crown Trust and Guarantee
Company

Executor and Trustee since 1897

Montreal Toronto
Calgary Winnipeg Brantford Windsor

des Travailleurs) has quite a different background from the British Trade Union Council. The latter formed the basis of the Labor Party and always has been tightly bound up with it. But the C.G.T.'s Charter declares that it must not be linked with any political party, and its members must be free to join the party of their own choice.

The Communists split away from the C.G.T. after the first war. They were taken back in 1936, in the heyday of the Popular Front against fascism, but expelled in 1939. During the middle of the war, when the French Communists had rejoined the fight against Hitler, they were taken in again, in underground negotiations. The C.G.T. now has six million members, including civil servants and the teaching profession, as well as manual workers. The only other large workers' organization is the Catholic Trade Unions, with three-quarters of a million members.

If the workers seem to be lined up against the government these days, that is (for the non-communist two-thirds majority, at least) only because under the Socialist Party's program of a directed economy the Government sets wage scales. And everybody admits that, unhappy though the effects may be on the current inflationary trend, wages *must* be raised in order to satisfy the legitimate economic grievance of the workers and divorce this from the Communist political aims behind the strike wave.

Aided National Recovery

It must be said that, in general, the French workers have displayed good sense and responsibility in aiding the national recovery. This was most notable in their giving up the 40-hour week won in the social revolution of 1936, to work 48 hours during the present time of need. It is in good part due to this that coal production has passed pre-war, such remarkable work has been done in restoring the railways, and industrial production as a whole pushed up to 90 per cent of the 1938 levels. With this industrial effort, had there been bumper crops instead of the disastrous failures of 1945 and '47, the situation in France today would be very different.

Turning from the labor and economic situation, which is basic in the present disturbances, to the political, there has been an extremely important development in the shift of the cabinet to the right. The venerable Léon Blum, though personally held in high respect, could not gain a majority vote because he insisted on viewing the fight as equally one against the Communists and the de Gaullists.

A large part of the Assembly and a larger part of the country just do not regard these two as equal "menaces", or believe that the moderate Centre and Left can rule against the 30 per cent of the nation which voted Communist as recently as October, plus the 40 per cent which now follows de Gaulle in urging stronger anti-Communist action. Nor were the Radical Socialists and the conservatives keen about a further dose of the Socialist Party's *dirigisme*. Much the same debate over controlled economy is going on in France as in Britain.

The almost unanimous vote of all but the Communists in the Assembly for Robert Schuman, represents an abandonment of the idea of a "third force" which would try to check both Communists and de Gaullists at the same time, for an attempt to establish a union of all non-Communists. Schuman, represents the conservative wing of the mildly socialist M.R.P., the moderate Catholic party.

Sitting around the semi-circle of the French Assembly from right to left (and that's where the terms come from) are 38 conservatives of the Republican Party of Liberty, 28 independent Republicans (Reynaud), 164 M.R.P., (Bidault), 43 Radical Socialists (Herriot, Daladier), 23 Democrat and Socialist Union of Resistance, which works closely with the Radicals in the Reassemblement des Gauches, 101 Socialists (Blum, Ramadier), and 183 Communists and adherents (Thorez, Duclos).

Last Chance

The present alignment behind Schuman appears to represent the last chance of the parties of the present Assembly to check the Communists. If they cannot unite to do so effectively, it is generally accepted in Paris that a de Gaullist Government will come to power, one way or another. That is not to imply that the de Gaullists might carry out a coup d'état. They probably are not well enough organized for that, and besides they do not need to do it—at least, under present circumstances: what might happen in a revolutionary situation is another question.

There are two apparent ways in which a de Gaullist Government could come to power. The present group of 70-odd avowed supporters of the General in the present Assembly might be swelled by new adherents, set themselves up formally as representing the Rally of the French People, and be called on by the President to form a cabinet. For the first time, in the recent crisis, they were consulted by the President.

Or the Assembly, recognizing its impotence to govern, could dissolve itself (something the President cannot do until it is 18 months old, or until next May) and call for a new election. That might prove a dangerous step, under turbulent conditions.

There would still be some difficulty in changing the constitution to meet de Gaulle's ideas. It is hard to see how any election on the proportional representation plan used at present could give de Gaulle the necessary two-thirds of the Assembly to carry this out. But if the Assembly voted a new referendum, he might gain a simple majority for his proposals.

These proposals are widely misunderstood, and de Gaulle is freely credited in some quarters with dictatorial ambitions. It is true, he doesn't give the impression of a Jeffersonian democrat. But what he asks, in essence, is power for the French president similar to that of the American president; and a plurality voting system similar to the British or our own, instead of proportional representation, to give one party real control and responsibility for the government during its term of power.

Deep-rooted as is the French distrust of too-powerful politicians the recurring cabinet crises and the party deals necessary to maintain a government in office, which are becoming a feature of the Fourth Republic as they were the downfall of the Third, may be winning a lot of converts to de Gaulle's ideas.

WHEN YOU GIVE A LIGHTER . . . GIVE A

RONSON SERVICER

This thoughtful gift holds everything for best service in any lighter, as follows:

RONSONOL FUEL—lasts longer, burns cleaner, lights instantly

RONSON REDSKIN 'FLINTS'—extra-long for extra-long service

Also a Ronson wick, inserter, cleaning brush and instruction booklet

These items also sold separately

FREE Booklet "How To Get The Most Out Of Your Lighter." Write Dept. S2 Ronson, Toronto 9, Ont.

By the makers of

RONSON

WORLD'S GREATEST LIGHTER

TUNE IN ON RONSON'S "20 Questions" every Saturday night, (Monday nights, Vancouver) over CBC Dominion Network.

TO EASE ACHES AND PAINS OF COLDS

ASPIRIN

GOES TO WORK IN JUST 2 SECONDS

LOWEST PRICES EVER

12 tablets.....18c

24 tablets.....29c

100 tablets.....79c

GENUINE ASPIRIN IS MARKED THIS WAY

BAYER

CAPITAL $7,000,000 RESERVE $10,000,000

IMPERIAL BANK OF CANADA

73rd ANNUAL STATEMENT

Year Ending October 31st, 1947

ASSETS

Deposits with and Notes of Bank of Canada	$ 38,796,687.70
Notes of and Cheques on Other Banks	19,748,292.50
Other Cash and Deposits	7,413,496.90
Government and Municipal Securities (not exceeding market value)	152,779,946.22
Other Bonds and Stocks (not exceeding market value)	11,063,153.69
Call Loans (secured)	6,429,111.83
TOTAL QUICK ASSETS	$236,230,688.84
Commercial and Other Loans (after full provision for bad and doubtful debts)	164,896,851.10
Liabilities of Customers under Acceptances and Letter of Credit (as per contra)	7,777,192.02
Bank Premises	6,053,278.01
Other Assets	123,500.87
	$415,081,510.84

LIABILITIES

Deposits	$387,775,572.22
Notes in Circulation	884,747.50
Acceptances and Letters of Credit Outstanding	7,777,192.02
Other Liabilities	185,573.02
TOTAL LIABILITIES TO THE PUBLIC	$396,623,084.76
Dividends due Shareholders	176,759.93
Capital, Reserve and Undivided Profits	18,281,666.15
	$415,081,510.84

PROFIT AND LOSS ACCOUNT

Profits for the year ended 31st October, 1947, after contributions to Staff Pension Fund and after making appropriations to Contingency Reserves out of which full provision for bad and doubtful debts has been made	$	1,807,826.39
Provision for depreciation of Bank Premises, Furniture and Equipment		225,166.54
	$	1,582,659.85
Provision for Income and Excess Profits Taxes and Provincial Corporation Taxes		742,000.00
	$	840,659.85
Dividends at the rate of $1.00 per share		700,000.00
Balance of Profits carried forward	$	140,659.85
Profit and Loss Balance 31st October, 1946		1,141,006.30
Profit and Loss Balance 31st October, 1947	$	1,281,666.15

RESERVE FUND

Balance at credit of account 31st October, 1946	$	8,000,000.00
Transfer from Contingency Reserves being portion of provisions from profits as shown on the Statements of prior years, no longer required		2,000,000.00
Balance at credit of account 31st October, 1947	$	10,000,000.00

R. S. WALDIE, *President.* W. G. MORE, *General Manager.*

A complete Banking Service is available through our Canadian Branches and foreign agents

Step Up the Expansion of Our Northwest

By L. J. ROGERS

In his second article on the possibilities of Canada's northwest Mr. Rogers again argues the case for making the area a tenth province. The Canadians there mine for gold, uranium, copper, silver, etc. Their harvest yields of wheat, oats and good crops are twice as rich as the national average. This year they will produce $20 million in mineral wealth, another $20 million in lumber, fish and furs.

There seems to be wealth enough north of the 55th parallel to make a new home for half a million Canadians.

ABOVE Canada's 55th degree latitude, there are today some 150,000 people living in the 200,000 square miles of land. While this is a thin scattering for a huge land, these northerners produce twice as much wealth per capita as the Canadian average. They mine for gold, uranium, copper, silver, zinc, lead and a score of lesser-known metals. They harvest yields of wheat, oats and seed crops twice as rich as the national average crop. They bore for oil, cut lumber, net fish, trap furs, dig for coal. This year, the 150,000 people north of 55 will produce $20 million in mineral wealth, another $20 million in lumber, fish and furs.

There seem to be enough people, and enough wealth, north of 55 to make a province — is there sufficient political consciousness? This is a harder question to answer, but this writer, from personal observation, believes that the men and women who are out on our northern frontiers are both eager and prepared to take over the task of developing their big country. Communities like Dawson Creek and Fort St. John in British Columbia, Whitehorse in the Yukon, Yellowknife in the Territories, Grande Prairie in Alberta and Flin Flon in Manitoba, show a higher degree of civic enterprise and enthusiasm than any cities of comparable size in the older portions of Canada.

Practical Possibilities

Admitting that the raw materials for making a new province are present north of 55—what are the practical possibilities of accomplishing such an undoubtedly controversial advance?

The perennial financial problem facing the western provinces, which has prevented them from making the heavy investments needed to develop their northern reaches, seems to be nearing a permanent solution by means of the various Dominion-provincial tax agreements. These tax agreements, by offering the provinces a means to share in a "tax pool", seem to be the solution to the problem of the concentration of wealth in central Canada that has plagued the Dominion almost since Confederation. It would seem logical to extend the same principle to the development of the new lands of the northwest. This two million square miles of land and water has produced, in its fifty-year history, new wealth in minerals, fish, wheat, furs, oil and timber totalling more than $1 billion. Of the tax revenue, real or potential, from this huge output of wealth for the nation, only a minute fraction has been ploughed back into the country from which it came.

Obviously those governments who reaped the tax harvest from the rich fields north of 55 these many years have been diverting the money to other purposes—building highways and railways, carrying out surveys, financing colonization schemes, in the more settled southern areas where the votes were to be gained. If we agree, then, that taxing powers should be given to the residents of the new region so that they can finance its development, what can then be done to open up this vast country?

Land for 100,000 More

Let's see what we've got north of 55. First of all, there's land—rich, virgin land sufficient to support a new farm population of 100,000, at a conservative estimate. This land lies to the north of the present boundaries of settlement in the Peace River area of Alberta and British Columbia, boundaries that are determined more or less arbitrarily by the existing railroad facilities. Wheat can't be raised as a commercial crop more than 100 miles from railhead—particularly when that railhead in turn lies anywhere from 1,000 to 1,250 miles from ocean shipping. But if railway connections were extended to link up the present Peace River area to southern B.C. by P.G.E. completion, then pushed north to open up the broad agricultural regions of the lower Peace, portions of the valleys of the Slave, the Mackenzie, the Hay and the Liard Rivers, with the country lying between, at least ten million acres of land would be brought into useful production.

It may be objected that this land is too far north for wheat-farming—but climatic and agronomic data seem to prove the contrary. Though limited, all experimental-farm findings so far seem to agree that the growing season for wheat extends beyond the present northern boundary of Alberta and B.C., the 60th parallel. The period of frost-free days, which is the factor determining the northern limit of commercial grain-growing, shows some interesting variations.

At Beaverlodge, Alberta, in the settled area of the Peace River, the average frost-free period each year is 85 days, while a typical "northern" prairie point like Lacombe south of Edmonton reports a 92-day average frost-free period, and a "southern" point like Lethbridge reports an average of 112 days. Yet as you go north from Beaverlodge, the frost-free period lengthens to an average of 108 days at Fort St. John, and 103 days at Fort Nelson. At Fort Vermilion, as far north as Fort Nelson but 250 miles east, the frost-free period was 87 days. Both Nelson and Vermilion showed longer growing periods than Beaverlodge, 250 miles to the south, and compared favorably with Lacombe, in north-central Alberta. Proximity to the Pacific, and the Chinook winds which it sends east during the late winter and early spring, obviously lengthens the growing period at such points as Nelson, Fort St. John and Lethbridge.

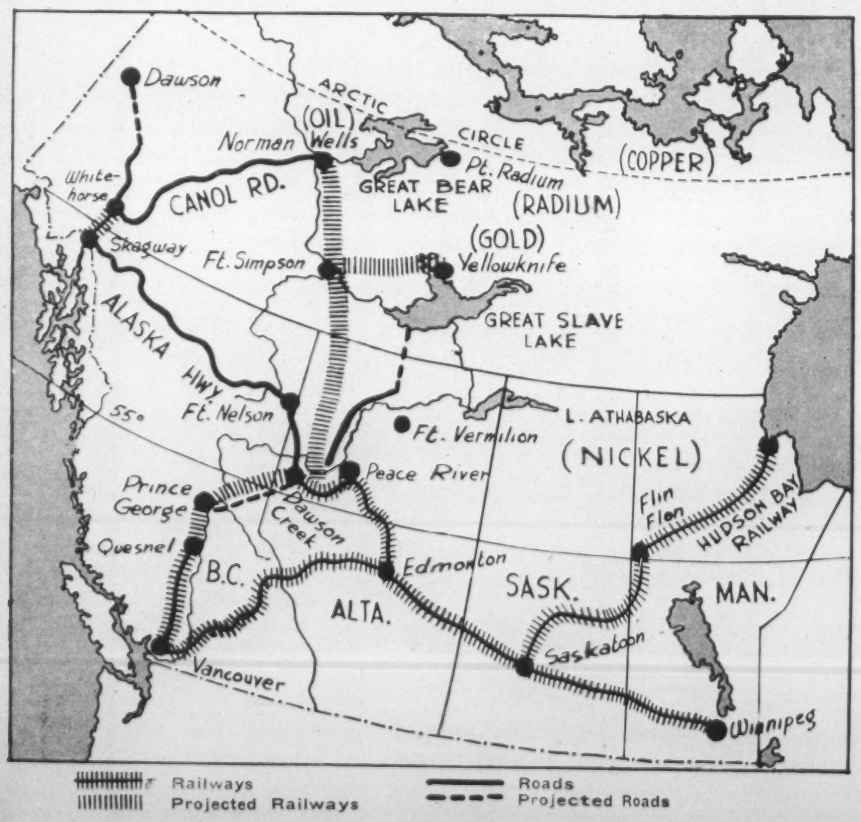
Three other factors make northern grain-growing even more interesting than the above figures indicate—the factor of "speeded-up growth" brought about by the long northern days of sunshine which causes wheat to mature in approximately the same time at Fort Vermilion as at Ottawa, and considerably faster than at any prairie point—the factor of inherited or selectively-engendered plant resistance to cold, which enables northern-grown and developed strains to build up a resistance to frost unknown in southern latitudes—and the factor of the "warming" of soil through continued cultivation.

Stefansson's Report

The last two factors have shown their validity in numerous previous pioneering eras, as Vilhjalmur Stefansson put it in his far-sighted work, "The Friendly Arctic", back in 1921, when he said, "The Far North is a shifting term. The Romans considered the middle of France too frigid ever to support a high civilization. Fifty years ago the Arctic was supposed to stretch a long arm down to where now stands Winnipeg, and it was debated if potatoes could be successfully cultivated in that part of Saskatchewan which is now known to be nearly if not quite the world's greatest wheat belt. The frozen North is now large upon our maps, but during the next fifty years most of it will go the way of the Great American Desert by the same removal of ignorance from men's minds."

Wheat-growing is by no means the only profitable land use for the great river valleys of the north — indeed the best land use today seems to lie in a type of mixed farming, now being successfully carried out in the B.C. area north of the Peace, which combines cattle or hog raising, on the fine natural range land that's abundantly available, with the growing of "concentrated" cash crops like certified seed flax, alfalfa clover or peas. However, when rail connections are available, wheat will likely become the basic crop here as elsewhere in the west.

New land is only one of the reasons for spending the money necessary to open up the northwest. Minerals and oil provide two other compelling reasons for early action. Canada is currently going into the red in trading with the United States at the rate of one billion dollars a year — of which some two hundred millions goes for oil and its products, either direct to the U.S.A. or to U.S.-controlled oil areas. Yet we have at Norman Wells a proven oil field, which had a production of some 10,000 barrels a day in sight and reserves of 30 million barrels proven when the war ended and the Canol project was abandoned. If this field could be linked with the N.A.R. at Hines Creek by a 700-mile $100 million rail extension that would also open up the land and mineral resources north of 55, it could pay for itself in oil alone within ten years after completion. While inside the Arctic circle, the Norman Wells field is closer to Saskatchewan cities than are the Texas and Louisiana



Finishing operations are practically eliminated, that's why so many cost-wise manufacturers select Lustron for their material today.

Expensive painting and enameling, with its several preparatory steps and multiple coats, plus necessary drying or baking is entirely eliminated. A Lustron product or part, when it pops from the mirror-bright surfaces of the die, is *molded and finished* in the single operation. The color is through-and-through; it can't peel, chip, crack or fade; the surface is sparkling clean and smooth.

For example, the manufacturer of this chair arm, with alternative material, would have paid for at least five separate finishing operations, plus cost of materials and inspection of each step.

At the same time he eliminated finishing costs with Lustron, he eliminated machining costs, and even the metal inserts were molded in. He enjoyed a full choice of colors, he got an arm with a pleasant, friendly "feel", his chair arm is resistant to alkalies, acids, water, it's sturdy and strong. And because Lustron's light in weight and low cost, too, he got more product for his material dollar.

If you are sharpening up your figures on production costs, it will pay you to look into Monsanto's versatile polystyrene, Lustron. We will be glad to send you complete Lustron data and, as always at Monsanto, a technical staff is on hand to help you with particular problems. Address:

MONSANTO (CANADA) LIMITED
Montreal — Toronto — Vancouver

Lustron: Reg. U. S. Pat. Off.

MONSANTO
CHEMICALS ··· PLASTICS

SERVING INDUSTRY ... WHICH SERVES MANKIND

fields that now supply Saskatchewan refineries.

Mining developments at Great Bear Lake and the Yellowknife have already proved that the Canadian Shield in the northwest is just as rich as in Ontario and Quebec—and will be able to make as big a contribution to the national income as have the mines of the two old provinces, once its transportation costs are brought down to comparable levels, by public expenditures to improve land and water communications. The region back of the readily accessible fringe now seems to rank as one of the greatest potential mineral regions on earth. The Yellowknife field now extends some 200 miles from east to west — while the uranium deposits of Great Bear Lake have been encountered again in important size. To the south, the Granville-Lynn Lake nickel deposits appear to tie in with nickel showings reported earlier to the west in Saskatchewan, and seem to mean another nickel belt for Canada. To the north of these varied and valuable mineral zones lies the huge copper region extending from the Coppermine river east to Bathurst Inlet where rich native copper showings have been found over a region 200 miles square. The Bathurst Inlet deposits alone have been estimated to total two billion tons, with grade close to commercial level at current copper prices.

Altogether there seems to be wealth enough north of 55 to make a new home for half a million Canadians—if the necessary funds and intelligence can be used to provide the rail and water links needed to open up the country. This year Ottawa will have a surplus of around $1 billion. Maybe if we set up a tenth province north of 55, called it Mackenzie in honor of either Alexander or our P.M., and staked the boys up there to a hundred million or so, it might turn out to be the best investment Canada has made since we built the transcontinental railways and set up the western provinces.

THE MELTING POT

Tortuous Tovarich

By J. N. HARRIS

Montreal.

JUST how the Congressional investigation of Hollywood Communists is going to affect class war and World Revolution is difficult to predict at this moment.

The aim of the class war is generally believed to be the establishment of a classless society, and this is to be achieved by the simple process of dividing the world arbitrarily into three classes in descending order of prosperity and then liquidating the first two classes.

The first class includes, roughly, hereditary aristocracy, captains of industry and the masters of capital. Since, according to Pareto's Law, these people represent the apex of a pyramid, they are numerically weak, and can be dealt with by a small but highly-trained execution squad.

The next class, or bourgeosie, presents more difficulty, as it comprises most of the population of North America. Present plans, as revealed to us by Lenin in a dream, are to reduce the class numerically by persuasion and liquidation.

We shall then consist of one class, namely, the proletariat, which is divided (how we have to keep dividing things into classes, even a classless society!) into the Bolsheviks, or militant and indoctrinated proletariat, and the *Lumpenproletariat*, or dead-beats, described by K. Marx.

These classifications apply, of course, only to people who work either at grinding the faces of the poor, or having their faces ground. Intelligentzia, or intellectuals, are divided into 73 other subdivisions, as well as into the three main classes.

An authority has told us that the most despised class of all is the bourgeois radical intellectual, and that the most blessed of all is the intellectual who can contort his mind with the party line, abandon independent reasoning, and transform himself into a Bolshevik.

This, the authority admitted, is difficult, but he claimed to have accomplished it himself.

NOW in the light of this rambling verbose and authoritative statement of the principles of class warfare, how are we to classify the Hollywood screen writers who were named before the Congressional Inquiry as the very cream of Hollywood Communists? (We can't seem to get away from class-conscious words, but we'll let cream stand.)

They say that a $2,000-a-week writer in Hollywood will be seen lunching with a $1,500-a-week writer, but he won't ask him up to his house. This would surely indicate that the highly-paid writers who were named as Communists belong in the very-near aristocracy of the Film Capital, although ranking somewhat below actual executives.

Nobody in his right mind could possibly class them as intellectuals, as Intellectualism in Southern California is almost the exclusive prerogative of Aldous Huxley and Christopher Issherwood.

Film writers as a class (*darn*, it keeps slipping out) display such rudimentary ignorance of every other profession, business, or job—their doctors scream "more adrenalin" and their archaeologists plunge reckless spades into the diggings and unearth whole statues—that it is difficult to work them into any bourgeois group; and the way they live—Proletaria was never like this!

WE ARE forced, therefore, to return to our first impression, that screen writers form a lower branch of the aristocracy, as they can be neither bourgeois nor proletariat, and of the non-intellectual aristocracy at that.

Now, in examining the evidence further, we see no reason that fits into the Party Line, apart from sheer Opportunism, why these people should be looked upon with favor by the Politburo, the Central Committee, or even the Comintern. They have obviously sold themselves (for a lousy fortune, as Hofferstein said) to the very centre and source of the American Way of Life.

What can their feeble plottings and futile mouthings do for Communism to make up for their contribution to the Modern American Religion? If their entire salaries were contributed to party funds, could they make up for the firm conviction rammed down every American's throat that all American families have a Mom who makes apple pie, and that all crotchety old capitalists are really just good-hearted messengers of Cupid?

All of this places Communism in a new light; it appears that, until the Revolution comes, Comrades are allowed to sin against the doctrine all they like and still carry their cards. They can take the quarters of poor movie-goers and pour them into swimming pools and dude ranches, provided the poor moviegoer still lives under a capitalistic system.

Joining the party, therefore, is only signing an undertaking to attempt to repent at the last moment, and is in no sense an undertaking to forswear the joys of Capitalism here and now.

If this is a new move, it is obviously an attempt to compete with Christianity on level terms, for the Christian doctrine holds out hope for the sinner who carries on right up to the gong. There is one respect, however, in which the Marxian religion can never hope to compete, and that is, it can never be practised and enjoyed in full by one man on this earth with no previous agreement by the rest of the world, and without the necessity of imposing it by force on everybody else.

Further, the Gospel according to St. Karl can be interpreted only by the party in power.

There is no evidence to date, however, that even with the broad licence allowed to members, any director of the chartered banks of Canada are carrying Party cards, just in case.

•

A SPECIAL medal, bearing the effigy of King Charles the Fool, has been struck to honor the contractors who rushed to complete half a mile of new, wet concrete sidewalk on Hallowe'en.

Or maybe they weren't so crazy at that!

BAGATELLE

The Absent-Minded Pirate

By KIMBALL McILROY

"*CAPTAIN William Kedde—known as The Absent-Minded Pirate—was an American born near Philadelphia in the year 1600 and hanged at Charleston in 1645,*" Mabel read from the heavy volume balanced on her lap.

George leaned on his shovel-handle while he mopped the perspiration from his forehead and proudly surveyed the sizable hole which he had dug in the earth at his feet.

"How'd he ever happen to wander this far North?" he asked.

Mabel said, "I don't know. All that matters is he did." She read on. "*During the summer of the latter year, Kedde and his men sighted and boarded a bullion-laden galleon under command of the renowned Spanish admiral Gonzales.*"

"That's the part I like," George commented. "About the bullion." He commenced to dig with fresh energy.

"*Transferring the Spanish gold to their own ship and kidnapping the admiral, the pirates left the plundered galleon to sink and fled northward, where Admiral Gonzales was presumably made to walk the plank while Kedde and his men buried the fortune in stolen doubloons.*" Mabel looked up eagerly. "Did I hear the shovel hit something?"

"Just a stone. But it can't be much deeper. I'm down a good six feet now."

Mabel returned to her book. "*The absent-minded Kedde had, however, forgotten to order the galleon's seacocks opened. The vessel remained afloat and eventually drifted ashore near Charleston. In another moment of absent-mindedness, he had left behind his own sword, which was of a distinctive pattern and quickly identified as Kedde's.*"

"There's something here," George called. The dirt flew.

Mabel read on hurriedly. "*Kedde was overtaken and arrested. At his trial, the judges offered to spare his life if he would reveal the hiding-place of the immense treasure. He produced the directions which are reproduced below, describing in detail the burial spot on an island off the coast of Nova Scotia, but despite his desperate plight he could not remember the name of the island. This absent-mindedness lost him his life.*"

"And won us a treasure," George shouted excitedly, dropping the shovel. "Look, here's the chest, and here's a piece of parchment attached to it, with a message."

"What's it say?" Mabel demanded, leaning breathlessly over the excavation. "Read it."

"It says: '*Here lies buried the treasure of the great Admiral Gonzales, whose body I today consigned to the sea.*' And it's signed: '*Kedde*'."

"Open the chest!" Mabel called down. "I can't wait to see what's in it."

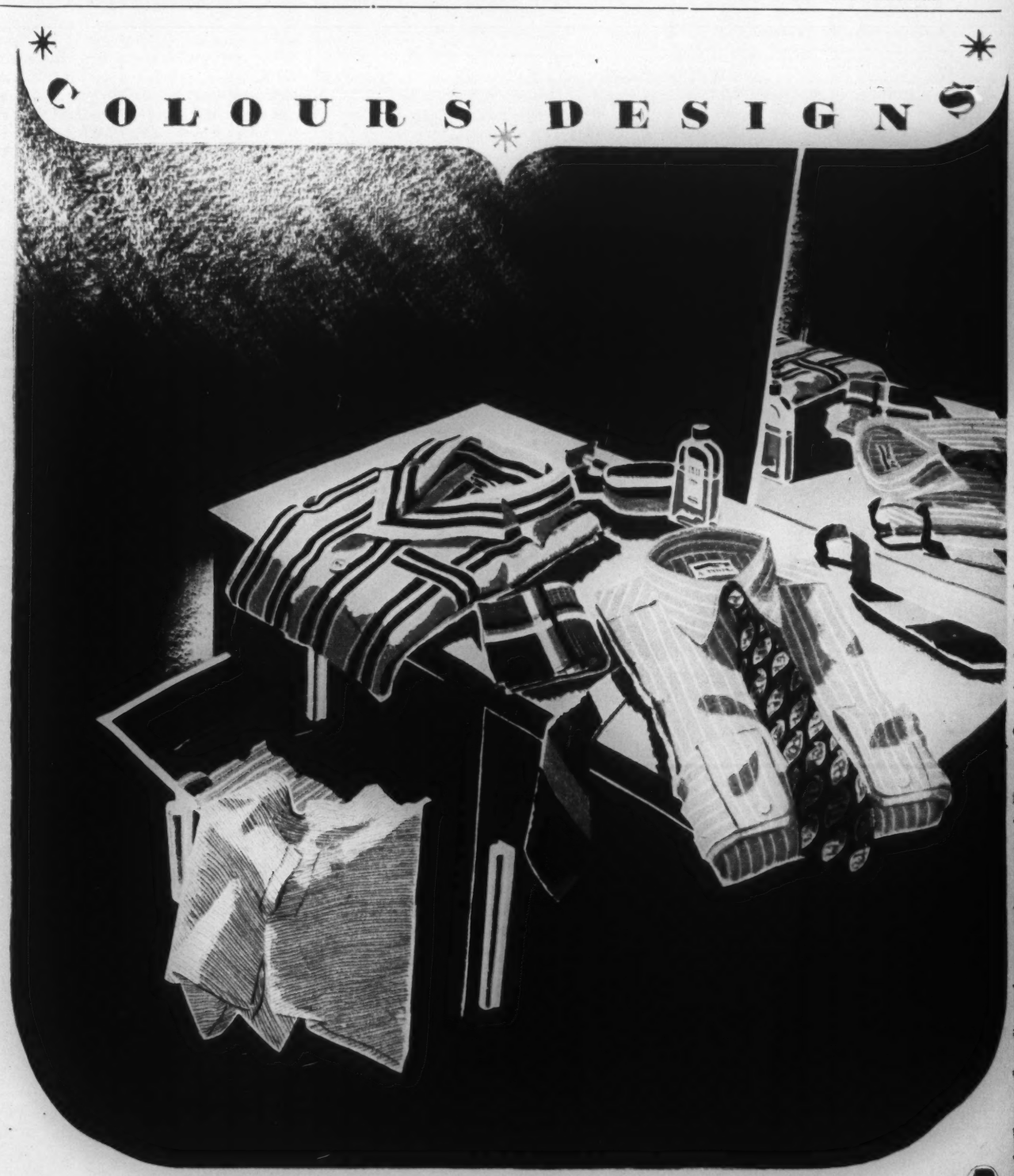
George struggled with the rusted lock and after a moment the lid of the chest came protestingly up.

"What's in it, George?"

George said slowly, "Some old bones."

"Yes, yes. And what else?"

"A blue admiral's uniform."



THE BOOKSHELF
CONDUCTED BY HERBERT McMANUS

Christmas Books at Head of List As Gifts for Young Canadians

OF ALL the people who produce material joys for children at Christmas time the book publishers stand close to the top. No Christmas tree or Christmas gift list is complete without books and the field of selection is as wide as it is attractive. Some of the finest illustration and typography of the publishing year goes into the production of books for children and this season's list is well up to pre-war standards. Here is a brief glance over some of the many titles available.

SORCERER'S APPRENTICE—written and illustrated by Donald E. Cooke—*Winston*—$2.50.

Long ago a little boy named Alfonse was apprenticed to a skilful sorcerer but instead of learning his boss's magic he had a lot of bothersome tasks to perform. He especially hated drawing water and carrying it in buckets. Why not try some magic and make a broom help him? Yes, Alfonse found he could work magic too but he started more than he had expected. Only the return of the sorcerer, after a major catastrophe, saved the situation. This handsome book tells the famous legend in the same sequence as that followed by composer Dukas in his musical fantasy, with added, delightful detail. Whether the under-8-year-olds have it read to them or the over-eights read it for themselves, the story is exciting and the illustrations seem to ooze sorcerer's magic.

THE CHILDREN OF PRIMROSE LANE—by Noel Streatfeild—illustrated by Marcia Lane Foster—*Collins*—$2.00.

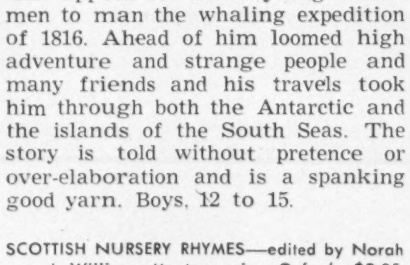
This exciting adventure story was written in, and about, the England of 1940 and has proved so popular that it is now reprinted in 1947. To many of the youngsters of today the goings-on of that time may seem odd and even puzzling for it was the period of gas masks and Anderson shelters. All alert British youngsters—including the children of Primrose Lane who had to—knew just what to do about a German parachutist. No aversion to war on the part of parents should be allowed to deprive youngsters of the pleasure of reading this book; the latter will have heard many tales anyway and it is just as well for them to be entertainingly informed about what went on. Boys and girls, 12 to 14.

DANGER TO WINDWARD — written and illustrated by Armstrong Sperry — *Winston* — $2.50.

The illustrations alone would be sufficient to lure a young reader into what turns out to be one of the top sea stories of the year. Young Hugh Dewar, although warned that he might be sticking his head "into a byke of wasps" could not resist that appeal for stout young landsmen to man the whaling expedition of 1816. Ahead of him loomed high adventure and strange people and many friends and his travels took him through both the Antarctic and the islands of the South Seas. The story is told without pretence or over-elaboration and is a spanking good yarn. Boys, 12 to 15.

SCOTTISH NURSERY RHYMES—edited by Norah and William Montgomerie—*Oxford*—$2.25.

Here is treasure trove for hundreds of thousands of parents and children alike who trace their ancestry back to the hills of Scotland. The research put into this small volume is nothing less than prodigous and some two hundred collected rhymes are the result. They will bring much joy both to those who read them and to those still young enough to be read to. For those who have lost touch with the language of the homeland, a glossary is provided under the unassuming heading of "Some words you may not know". Birds, Beasts and Fishes, but especially Catties figure largely in the Scottish nursery rhyming and provide charming subjects for the illustrations by Ritchie. Even music is provided for some of the lullabies. Canadians will give this book the warmest of welcomes.



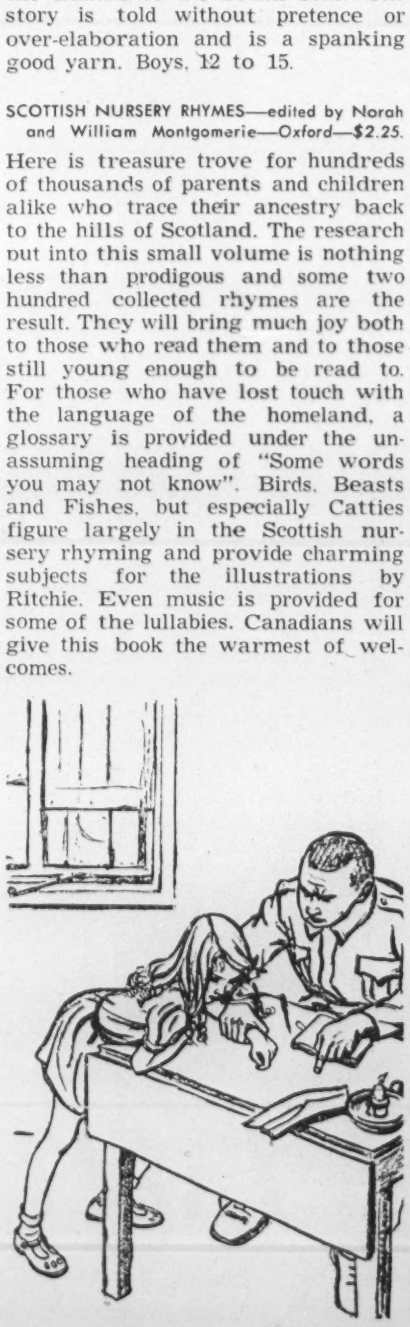


Illustration by Marcia Lane Foster for "The Children of Primrose Lane" by Noel Streatfeild. (Collins).

Chapter heading for "Danger to Windward" by Armstrong Sperry (Winston).

LITTLE HELICOPTER—written and illustrated by Reed Kinert—*Macmillan*—$1.00.

Described as a first picture book for youngest children, this little story carries out the idea that the air age begins practically at birth. Little Heli carries out a thrilling rescue at sea and is altogether a warm and admirable character. Text ideal for the beginning of reading.

CINDERELLA—retold by Bernice Mission Gantt illustrated by Dirk—*Longmans, Green*—$1.25.

Here is one title which could not be omitted from the Christmas list. In this edition both typography and color illustration are of the highest standard and add fresh lustre to the famous story. No age limit, of course.

PHILLIPS' MILK OF MAGNESIA LAXATIVE
SO GENTLE FOR CHILDREN
SO THOROUGH FOR GROWN-UPS

The LATEST BOOKS
ANY BOOK REVIEWED OR ADVERTISED
May be Obtained or Ordered from
TYRRELL'S 820 YONGE ST. KI. 6118
Books Postpaid or Delivered Free

1829
An Ideal Gift for Every Reader of Poetry
The Collected Poems of Arthur S. Bourinot
Here is a book of distinction by a poet who is well known to readers of *Saturday Night*. It contains the best of his work, selected from 19 books and brochures.
"Publication of this collection is another step forward for poetry in Canada."—*The Narrator*.
At Your Bookseller's—$3.00
THE RYERSON PRESS—TORONTO

PAY ONLY FOR THE PROTECTION YOU NEED

THE 20 POINT STAR ACCIDENT POLICY

1 Income (weekly indemnity)
2 Death
3 Dismemberment
4 Loss of sight
5 Elective Benefits
6 Double Indemnity
7 Ambulance Indemnity
8 Hospital Indemnity
9 X-Ray Indemnity
10 Operating Room Indemnity
11 Anaesthetic Indemnity
12 Surgical Indemnity
13 Nurse Indemnity
14 Identification
15 Medical and Surgical Fees for Non-disabling injuries
16 Quarantine Indemnity
17 Beneficiary Insurance
18 Funeral Expenses
19 All Medical Reimbursement
20 Aviation Coverage

INSURANCE should be built to *your* needs—fitted as efficiently as a custom-built shoe. That's why British Northwestern designed its popular "Twenty Point Star" policy—a policy that gives *all* the accident protection you need, at the lowest possible premium cost—for you pay for *only* the protection *you* need.

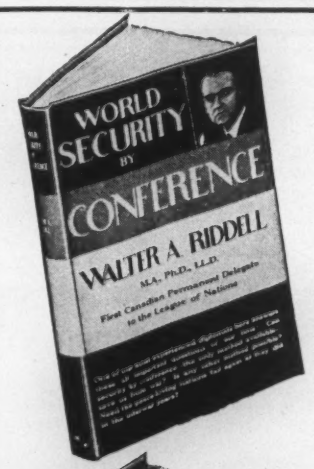
The Star policy can be purchased in almost any combination of its twenty points of protection. That's how you get custom-built insurance coverage through the Star policy.

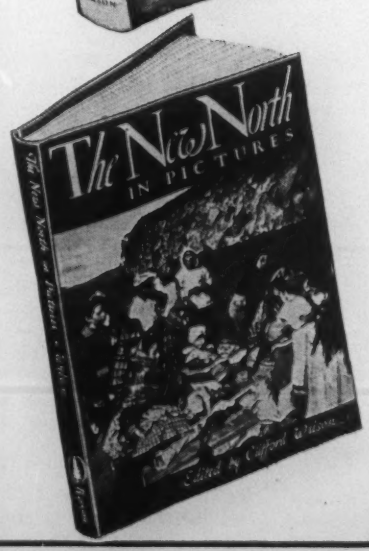
The British Northwestern representative will be glad to discuss your protection requirements with you.

Enjoy all the protection you need—pay only for the protection you need.

The British Northwestern Fire Insurance Company
HEAD OFFICE: TORONTO
Branch Offices: Winnipeg, Calgary, Vancouver

Gift Books





WORLD SECURITY BY CONFERENCE
Is it possible?
By **Walter A. Riddell.** An ideal gift for everyone interested in international affairs. $4.00.

THE HOPEFUL HEART
By **Philip Gibbs.** This new novel gives a vivid picture of Britain today. Do not miss it. $3.00.

ADAM BECK AND THE ONTARIO HYDRO
By **W. R. Plewman.** "Here is a book to be read by socialists and capitalists alike, not to mention historians and political scientists."—**Saturday Night.** $5.00.

MUSIC AT THE CLOSE
By **Edward A. McCourt.** Joint winner of The Ryerson Fiction Award. A story of a boy growing up in the Canadian West. $2.75.

JUDGMENT GLEN
By **Will R. Bird.** Joint winner of The Ryerson Fiction Award. A dramatic story of Yorkshire settlers in Nova Scotia. $3.00.

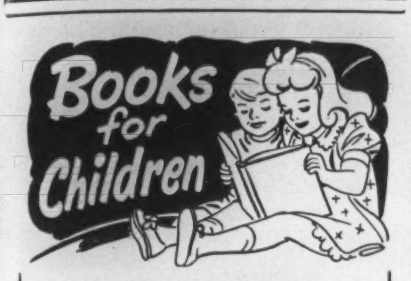
THE NEW NORTH IN PICTURES
Edited by Clifford Wilson. The most beautiful Canadian book of the year. With 256 black and white illustrations, and four pages in full colour. $5.00.

END OF A BERLIN DIARY
By **William L. Shirer.** Just as good as **Berlin Diary,** which sold 719,134 copies, exclusive of book clubs. $3.75.

SIR FREDERICK BANTING
By **Lloyd Stevenson.** An authoritative biography, magnificently illustrated and superbly produced, of the world-famous discoverer of insulin. $6.00.

At Your Bookseller's
THE RYERSON PRESS
TORONTO

ORDER YOUR BOOKS
FROM
BURNILL'S BOOKSHOP
100 Yonge Street, Toronto 1
MAIL ORDERS POSTPAID



HAPPY RABBIT
By Eileen Soper
A delightful book for children about a rabbit and his love whom he married come "nut-fall". Beautifully illustrated in colour by the author.
Ages 3-6 ..... **$1.50**

A PICTURE BOOK OF ANIMAL BABIES
By W. W. and Irene Robinson
A beautiful book full of endearing drawings in colour of puppies, lambs, colts, calves, squirrels, kittens, bears, chicks and many more.
Ages 2-6 ..... **$2.00**

LITTLE HELICOPTER
By Reed Kinert
Little Heli was a "copter" and his antics seem almost human as he tells the story of how he became a hero when a ship was in distress. Colourful drawings by the author on every page.
Ages 4-8 ..... **$1.00**

THE QUIZ KIDS' BOOK
Illustrated by Richard Dawson
The Quiz Kids of radio fame were asked to name the stories they like best and this entertaining book is a sample of their replies. 380 pages of adventure, fairy tales, humor, jokes and riddles.
All ages **$3.00**

At All Bookstores

Macmillan

THE BOOKSHELF

MAGGIE MUGGINS—by Mary Grannan—illustrated by Nancy Caudle—*Allen*—$1.25.

"Just Mary" of radio fame now adds to her reputation with this brilliant collection of new stories. Maggie Muggins is six, with red pigtails and a million freckles and a turned-up nose and a friend named Mr. McGarrity. Also she has the strangest and most entrancing adventures in a world which finds nothing at all astonishing in calling up Rosebud Skunk on the telephone. The book radiates charm and good-humor and should rank very high on this season's list. For girls, 8 to 10.

THE STORY OF PAMELA—written and illustrated by Mabel Jones Woodbury—*Macmillans*—$1.75.

Pamela was a creative artist, for all that she was a chimpanzee born in the jungles of West Africa. She tells her own story from the day of her capture, through her theatrical experiences until she became "that lovable genius who holds court every day in the park". Parents will not escape the duty of taking the offspring to see the local Pamela in the Zoo by purchasing this book but by doing it they will assure much added joy. So the book is highly recommended for the joyous season. For boys and girls, 8 to 10.

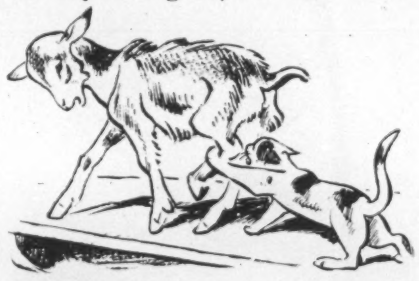


Illustration by Kurt Wiese for "Hoppity" by Miriam E. Mason. (Macmillans)

HOPPITY—by Miriam E. Mason—illustrated by Kurt Wiese—*Macmillans*—$1.50.

Hoppity was a little goat who liked to taste things better than anything else and, like a lot of other creatures, that led him into quite a lot of trouble and adventure. When the farmer accidentally left the barnyard gate open, Hoppity's horizons were very considerably enlarged, to the great delight of any juvenile lucky enough to be given this book. The illustrations are excellent and the typography admirably designed for early reading. For boys and girls, 6 to 8.

Illustration by Nancy Caudle for the new "Maggie Muggins," by Mary Grannan. (Allen).

THE ADVENTURE OF CANADIAN PAINTING—by Richard S. Lambert—*McClelland & Stewart*—$3.50.

The supervisor of Educational Broadcasts for the Canadian Broadcasting Corporation has written a book which should be of the greatest value to all young Canadians. He has chosen 14 artists from Paul Kane to Carl Schaeffer, has outlined the life and ambition of each and has set out his views on what each artist wanted to do and wanted not to do. The unifying theme is that Canadian painters have been "men and women of the practical and pioneer type" and it is this thread of adventure which links the chapters together. The book should lead into many pleasant hours of study and appreciation.

THE CHILDREN OF DICKENS—by Samuel McChord Crothers—illustrated by Jessie Wilcox Smith—*Saunders*—$2.50.

This lovely and lively book is designed to introduce young readers to Dickens by way of his child characters. Dr. Crothers is an amiable and authoritative Dickensian and his plan is to stimulate interest so that the reader may go on to the books themselves. Here we meet David Copperfield, the Jellyby children, Little Nell, the Dombeys, Tiny Tim and many others. The book is beautifully produced and the illustrations are magnificent; it is one of nineteen titles in the Scribner's Classics series, now available. Boys and girls, 8 to 11.

THE TALL BOOK OF FAIRY TALES—by Eleanor Graham Vance—illustrated by William Sharp—*Musson*—$1.50.

Hard on the heels of immensely successful Tall Books of Mother Goose and Nursery Rhymes comes an equally popular successor. The unusual tall and narrow format seems to lend added interest to the gay illustrations of which 50 are black-and-white and 100 in full color. Many well-remembered stories are included, ranging from Snow White, through Jack and the beanstalk to Rumplestiltskin. The book is high on the list of this season's favorites. Ages 4 to 7.

THE KING GIVES A PARTY—by Samuel C. Webster—illustrated by Betty Alden — *Oxford*—$2.50.

Teddy, if you please, has no less an experience than attending the famous Ball at which Cinderella met her Prince. But most important of all was meeting the King who turned out to be one of the wittiest philosophers in the whole world of fantasy. This King is a character to be remembered for all time and the illustrations do what they should do to illuminate the story. Both boys and girls will like it. Ages, 8 to 10.

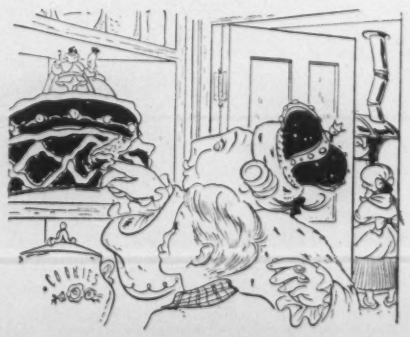
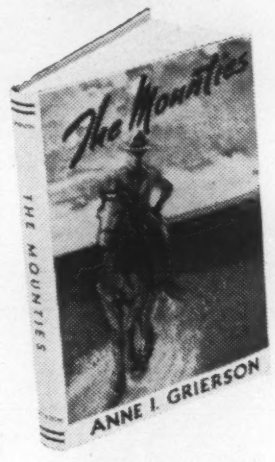
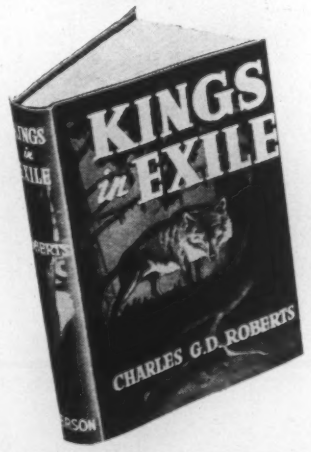


Illustration by Betty Alden for "The King Gives a Party" by Samuel C. Webster. (Oxford).





Books For Boys And Girls

These worthwhile books, beautifully produced, make ideal gifts for teen ages.

ESKIMO SUMMER
By Douglas Leechman. The story of an archaeological field trip. This book was chosen for the Exhibition of Book Design, London, England, last June. $2.50.

DOWN RIVER LIES THE WORLD
By Marion Greene. A fascinating story of pioneer days along the Ottawa River. $2.50.

THE MOUNTIES
By Anne I. Grierson. Some famous exploits of the Royal Canadian Mounted Police, excellently told. Illustrated. $2.50.

ONE HUNDRED STORIES FOR BOYS
By Archer Wallace. "As a gift this book of stories will be highly prized." —*The United Church Observer.* $2.00.

THE FEET OF THE FURTIVE
By Sir Charles G. D. Roberts. Some of the most thrilling animal stories ever written, reprinted in a handsome Canadian edition. Illustrated. $2.50.

KINGS IN EXILE
By Sir Charles G. D. Roberts. The second volume of Roberts' thrilling animal stories to be reprinted. Illustrated. $2.50.

L. M. MONTGOMERY BOOKS
Anne of Avonlea, Anne of Green Gables, Anne of the Island, Chronicles of Avonlea, The Golden Road, Kilmeny of the Orchard, The Story Girl. Handsome Canadian edition. Each $1.69.

At Your Bookseller's

THE RYERSON PRESS
TORONTO

Adventures of a Newspaperman and his Artist Wife

They bought an abandoned pioneer cabin for $15, saved it from ruin, and made The Owl Pen of its beautiful pine logs. The story of Ken and Lucille Wells and their unusual farm is light-hearted and entertaining, describing the fun, the pleasures and problems of country living.

36 beautiful woodcuts by Lucille Oille point up the highspots of life at The Owl Pen. 8 pages of photographs by Ken show it to you in all seasons. A book you will want to keep, and an ideal Christmas gift.

$3.00
at your booksellers

DENT

101

Thunder in the Mountains

BY
HILDA MARY HOOKE
Illustrated by Clare Bice

Here is a volume as charming as it is distinctively Canadian: a book equally for young and old, for Canadians and their friends in other countries. In these magic pages a master story teller leads the modern reader into that world of simple wonder and great beauty which was once the Garden of Gitche Manitou and is now called Canada. In those days god-like forms walked the land, and the legends grew which are retold here. One learns how the animals got their fur coats and the birds their colours. There are, too, stories that followed the coming of the White Men, whom the Great Spirit called into his children's home when they were in need of inspiration. Here is the spirit of Canada, imperishable as her hills. $2.50

at booksellers everywhere

OXFORD UNIVERSITY PRESS

THE BOOKSHELF

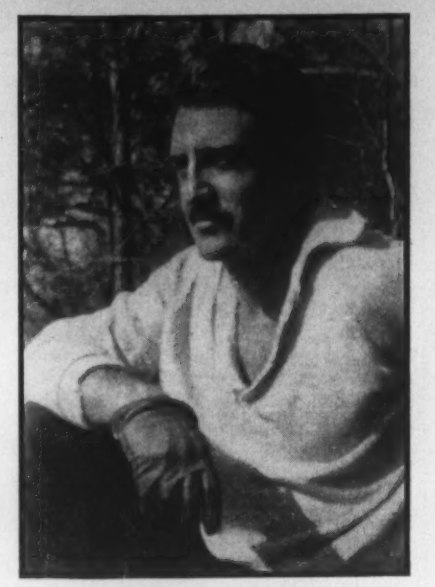
Hard Rock Miners Still Excited By Hoffman's Plain Speaking

By W. J. GORMAN

FREE GOLD—by Arnold Hoffman—*Oxford—$5.00.*

A GREAT many people are prone to associate mining directly with some sort of market racket. Just as many others are given to accentuating the romantic side of the business.

To keep the record clear, and romantic flights straight and level, this can be said. At the present time there looms a billion-dollar iron development in Labrador and Northeastern Quebec. The details are in the mining press but what correlates the subject historically is the fact that those behind the project are the sons of one of Canada's greatest mine developers, Noah Timmins. The late Noah Timmins was unquestionably the greatest mining figure in Canadian history, pioneering in Cobalt and Porcupine where he developed the LaRose and Hollinger Mines and many others later across the Dominion. His record is limned in the recent book, "Free Gold", by Arnold Hoffman, an American geologist and prospector, long associated with Canadian mining exploration.



ARNOLD HOFFMAN

Out on a Limb

Hoffman has had the distinction of writing a book which has caused a major sensation in Canadian mining circles. In the main his reporting and his character delineation are excellent. What has caused so much heart-burning is his willingness to go out on a limb, particularly in attributing to certain men specific discoveries. Nothing more controversial could be imagined.

There has always been a certain hesitancy in ascribing to any particular individual the credit for finding a famous mine. The individuals and the circumstances are usually shrouded in a mist of rumor, assertion and denial, charge and countercharge. Most writers who have been closely associated with the Canadian mining industry have been cautious in their reporting, as a result. This reviewer, for example, has, over a period of three decades heard and read about the famous discoveries and those to whom they are attributed but still retains some doubt as to the actual truth. No such inhibitions bother Mr. Hoffman and in his lack of temerity there lies the seed of many an argument. Not only has he described in detail the discovery and the discoverers of the big mines but he had the courage to publish a tabulation of "Mine-Makers", giving to individuals the credit for either finding or developing outstanding properties.

The author apparently decided to make the diction, in places, rather rough even if it is realistic. He places in the mouths of prospectors language which might be typical in moments of stress or excitement but scarcely characteristic of their ordinary conversation. This straining toward realism, particularly in the early sections of the book, does not add to its value.

"Free Gold" does not confine itself to narration and is, in fact, remarkable for the scope it covers. It deals with geology, mining finance, topography, geography, scientific prospecting and production figures. As to the presentation on geology, it is designed for the layman; it is admirably condensed and sound. No doubt the author had the assistance of his geologist brother in its preparation; Robert Hoffman is well known for his scientific and practical knowledge of the geology of the Canadian Pre-Cambrian areas.

Come On, Suckers!

There are three sections of Mr. Hoffman's book which deserve the close attention of those who deal in mining stocks. They are titled "Styles in Financing", "Come On, Suckers!", and "Caveat Emptor". The author's comments in this connection are not solely devoted to criticism of the methods used in mine financing but they reveal clearly and in detail practices common in the industry. It is well known that many highly reputable mining companies and experienced individuals, as well as established brokerage houses which are members of the recognized stock exchanges, undertake the financing of mining operations along legitimate lines. There are, unfortunately, other types of promoters who are not interested in making mines but solely in making money. Both promotional types are described and even named by the author. The details are fascinating.

"Free Gold" will appeal primarily to those who are interested in mining but it is as well a mine of entrancing narrative to the uninitiated. There is enough basic material in the book for a score of romantic adventure stories with authentic background. But it is the appearance of the colorful personalities, the towering figures, past and present, of the Canadian mining stage, that makes the show. Geology, geography and finance are merely the back drops.

With a frankness which many will find commendable, some will deem regrettable and others condemn, Mr. Hoffman has limned in no uncertain colors the careers of outstanding "Mine Finders". For instance, Sir Harry Oakes. In a lengthy sketch the author presents personal impressions and hearsay evidence concerning this spectacular character who for years shone so brightly in the Canadian mining firmament, only to burn out in a blaze of blinding publicity. The author does not hesitate to write and publish things about Oakes which many have thought and few have expressed.

The Mine-Makers

Riskily and in part happily the author has dealt with what he terms "Canadian Mine-Makers". In tabulating the list Mr. Hoffman has left wide open the door to protest and acrimonious argument. While it is quite true that the list contains the names of outstanding mine-makers it includes a number of promoters and omits many men who contributed directly and indirectly to the development of profitable properties, particularly from the engineering angle.

It might be said that the running narrative gives due credit to prospectors, engineers and geologists and this is true but it will be argued a listing of this kind could not help but be invidious. Painfully missing are those who found the deposits or who, through their scientific knowledge, energy and persistence, were responsible for the continued development of prospects. There is not a single geologist named.

On the whole "Free Gold" is an original book gem, fascinating in some of its facets, disturbing in others. The fact that the author is said to have had some threats of personal violence since publication may suggest the nature of its contents.

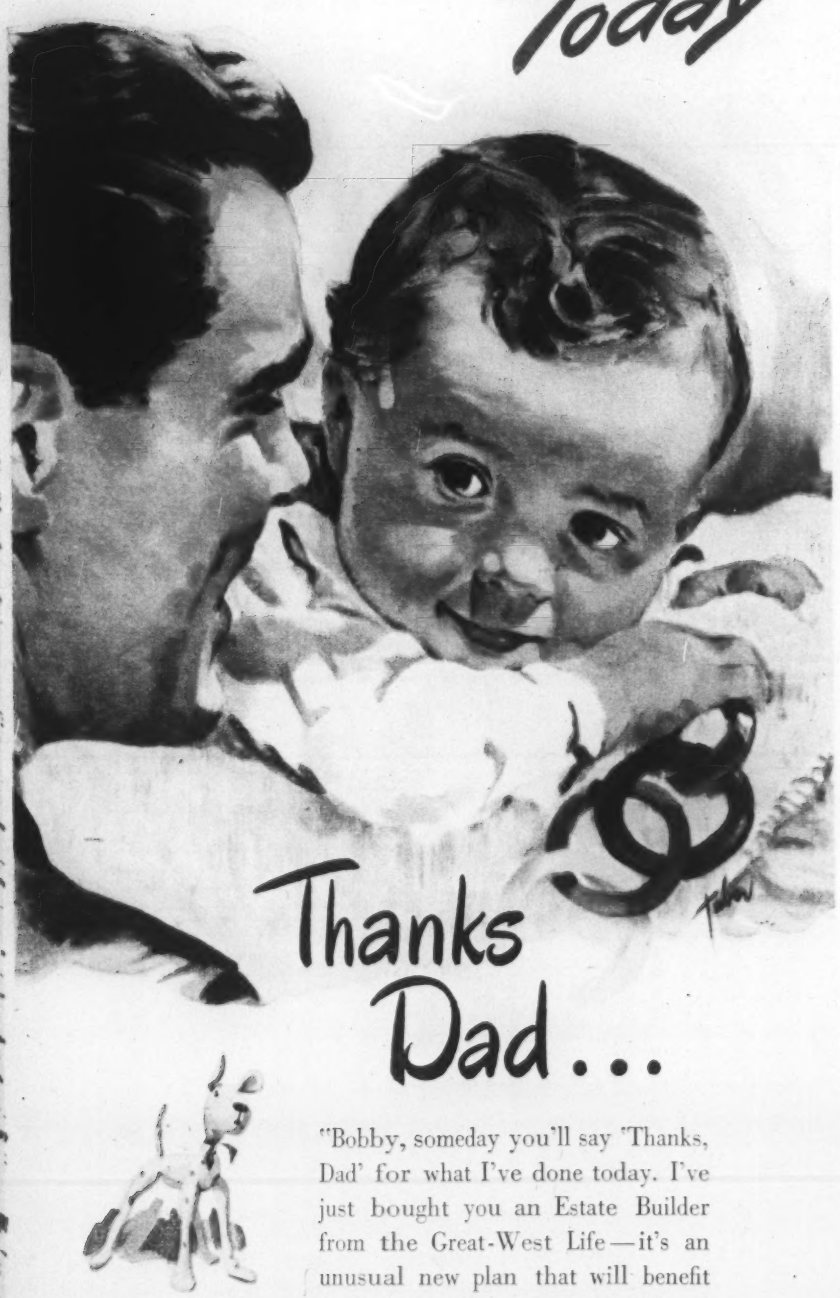
•

The Province of Ontario. A Conspectus prepared by the Ontario Bureau of Statistics and Research, Department of the Provincial Treasurer. (King's Printer, Toronto). This is a signal example of initiative and enterprise on the part of a Provincial Government. It is a 420 page volume containing, in a readable presentation, just about all the answers to any questions about Ontario, ranging from Physiography, through Population, History, Services and Finance. The volume includes, as well, no fewer than 258 statistical tables as a supplement to the text; segregation of these at the end is a distinct editorial improvement over the average reference book. The Conspectus is not only a praiseworthy achievement and an example to other Canadian Provinces but merits a wide distribution both throughout Canada and overseas.

BOOK SERVICE

All books mentioned in this issue, if not available at your bookseller's, may be purchased by postal or money order to "Saturday Night Book Service," 73 Richmond Street W., Toronto 1.

Your future is our business Today



Thanks Dad...

"Bobby, someday you'll say 'Thanks, Dad' for what I've done today. I've just bought you an Estate Builder from the Great-West Life—it's an unusual new plan that will benefit you every single year of your life..."

• • •

Growing up with your child, the Great-West Life Estate Builder is offered in $1,000 units that provide increasing life protection—until, at age 21, your child has a "man-size" estate . . . $5,000 of protection (or a choice of three alternative plans). And he'll pay far less than the cost of ordinary life insurance taken out at 21. The low childhood premium of $41.85* never changes—and no further medical examination is required.

For the sake of your own child's future, let the Great-West Life representative tell you how the Estate Builder can be used to provide a fund to help with educational expenses . . . how it can be the start of a retirement fund . . . and how little it costs.

*Premium at Age 1.

GREAT-WEST LIFE
ASSURANCE COMPANY
HEAD OFFICE — WINNIPEG

PROTECTING MORE THAN $25,000 FAMILIES

MAKE THE MOST OF Bermuda

Visit these magnificent hotels—now, even more delightful after extensive improvements just completed by their new directors. Both overlook the sea—with gorgeous sun and surf bathing at their own private beach. Both share the famous Belmont golf course and Belmont's attractive swimming pool. And, naturally, both offer service, cuisine and appointments suitable for their most distinguished clientele. It's easy to come to Bermuda—either by ship or plane. Come soon.

BELMONT MANOR AND GOLF CLUB AND RAVELLO GARDENS

A 200-acre private resort estate—the largest hotel now open in Bermuda . . . offers facilities for *every* holiday enjoyment. The new Fascination Lounge is the colony's gayest after-dark entertainment centre.

A few steps from Belmont and sharing its amenities is Ravello Gardens, an exclusive colony of charming private Bermudian cottages . . . a haven of restful seclusion . . . exquisitely appointed with its own central lodge.

THE INVERURIE AND COTTAGES

Famous for its cool Marine Terrace for dining and dancing over the harbor's waters, Inverurie is also noted for water sports and exciting sailing and deep-sea fishing parties which set out from the private pier adjoining the hotel.

+ + +

For full information on these fine hotels, consult your favourite travel agent. Canadian Representatives: Louise Girvan,—Gordon Girvan, 67 Yonge Street, Toronto. Phones: WA. 7552 or EL. 5596.

G-17

A matter of TASTE

There you have it — it's that rich mellow TASTE
the refreshing FULL FLAVORED goodness that makes
NABOB COFFEE Canada's favorite
from coast to coast — making new friends every day!

FILM PARADE

"Father Day" Survives Adapters Impersonators and Imitators

By MARY LOWREY ROSS

WHEN Clarence Day, Jr., began his famous reminiscences a dozen years ago he started a minor literary cycle which is still revolving. Clarence Day's particular style wasn't easily imitable, but his idea was. Authors who had been living more or less on literary husks discovered a new and wonderful solution for their problem—I will arise and do a piece about Father. With a little luck Father might even turn into the fatted calf.

The admirable thing about Father Day as a literary figure is that he has been tough and vigorous enough to survive his imitators. Clarence Day, Sr., managed pretty well to sum up his whole type and generation. He was the last of the great American patriarchs and he never doubted his own ability to manage his household, as well as to put both God and Mammon in his pocket and keep them there. In addition, he had the services of a gifted and observant biographer. As a result he has survived translation from biography to stage to screen, with hardly a dint in his unshatterable personality. Change, adaptation and even the various tricks of impersonation have hardly altered him at all.

The screen version of "Life With Father" is a faithful adaptation of the stage play. In both versions the only moment where the interest tends to lapse are the ones in which Father fails to appear. It lapses badly, for instance, in the love scenes between the youthful visitor and Clarence Day, Jr., but apparently it is a convention that these sequences must go in; just as it seems to be a convention that all the people who deal with adolescence on the stage, screen and radio must write as though they had never encountered adolescence anywhere except on the stage, radio and screen.

Everywhere else "Life With Father" is entirely satisfactory. The sets are exceptionally handsome. As Mother Day Irene Dunne gives a charming, unexaggerated performance and wears some lovely clothes. William Powell looks, with his toothbrush moustache, his eye-glass and his Prince Albert coat, a good deal like the late Theodore Roosevelt. However, he behaves exactly like Father, just as Louis Calhern did in the stage version. It is a role that dominates the actor, just as Father Day's cut-down suit dominated Clarence Day, Jr., so that he couldn't behave in any way that was alien to the original wearer.

Rubinstein and Hepburn

"Song of Love," screen version of the married life of Clara and Robert Schumann is standard musical biography. It has however, two high points—the versatile pianism of Artur Rubinstein and the mature and often touching performance of Katharine Hepburn as Clara Schumann.

The Rubinstein triumph is in his amazing sound-track interpretation of the highly individualized playing of Clara and Robert Schumann, as well as of Liszt and Brahms. This is in the nature of a stunt of course. It is, however, a remarkably brilliant one, and Katharine Hepburn collaborates, in pantomine, with any amount of pianistic style. Her portrayal of Clara Schumann is one of the best Hepburn performances in a long time. With all her mannerisms, Katharine Hepburn is capable of enchanting moments of tenderness and gaiety, and she makes her Clara Schumann, if not one of the great feminine figures of the Nineteenth Century, at least a woman of notable character and charm.

The film is an attempt to describe the Schumann household in terms of rather humble domesticity, a department in which Hollywood is never completely at home. It obviously makes an effort to keep within sight of the actual biographical facts, but it isn't quite happy there either. When it tries to be honest it is often dull and when it attempts to be dramatic it is frequently theatrical. Genius with its melancholy and madness still seems to be considerably beyond the imaginative reach of the screen.

Paul Henreid's portrayal of Robert Schumann is dignified but unexciting, and Henry Daniell plays Liszt with elegant detachment. There just doesn't seem to be any way of accounting for the casting of juvenile Robert Walker as the composer Brahms.

"The Roosevelt Story" might have been a deeply moving documentary if it hadn't been plagued from first to last by one of the most egregious commentaries ever put on a soundtrack. The film has been assembled from newsreel pictures of the late president, from his earliest public appearances to his final address before Congress after the Yalta Conference. Everything that needed to be told about Franklin Roosevelt is told here, eloquently and often relentlessly, by the camera itself. The most discriminatory commentary could hardly have added anything to the camera's story. What *has* been added is a fulsome and continuous eulogy delivered, presumably, by a taxidriver, in terms of studied illiteracy and nudging sentimentality. The result is simply to vulgarize the record of a great, though certainly fallible man, and to make it almost as unpalatable to Roosevelt admirers as to Roosevelt detractors.

SWIFT REVIEW

DESIRE ME. Greer Garson, Robert Mitchum and Richard Hart in a lugubrious and theatrical variation on the Enoch Arden theme.

CARNEGIE HALL. A sort of giant "Pop" concert, featuring such notables as Stokowski, Rubinstein, Pons, Heifetz, Pinza, Rodzinski, etc. There is a perfunctory little Holly-

(*Continued on Page* 26)

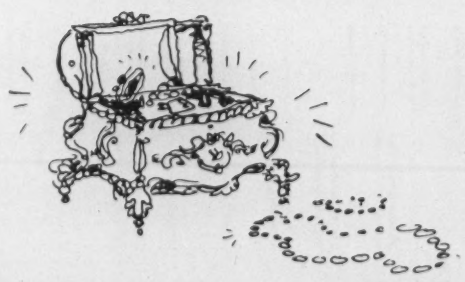
Five of the boy soprano soloists of St. Simon's Choir, Toronto, which is staging its 11th annual presentation of "Christmas Music in Court and Cathedral" under its director, Eric Lewis, Dec. 8, Eaton Auditorium, portrayed in church chancel. Back row, l. to r.: Barry Knibbs, Ross Lawrence, Robert Lee; front row: Kenneth Arnott, William Gleed.

GET A PAIR AND A SPARE

It's smart to have an extra pair of "Paris"* garters—and economical, too. Change them daily, when you change your socks, and your garters will wear longer, stay fresher, and give greater comfort. So buy an extra pair of long, easy stretch "Paris" Garters today. New styles and patterns—50c to $1.00—at all fine stores.

Reg. A product of A. Stein & Company Ltd.

PARIS GARTERS . . . *No Metal Can Touch You*
PARIS BELTS · FREE-SWING SUSPENDERS



Sally Victor in a medieval mood, uses rich silk tapestry, importantly "jewelled." The perfect hat for holiday parties, wonderful with precious furs.

Simpson's

MILLINERY SALON—FASHION FLOOR, THE THIRD

—*Photo by Karsh.*

WORLD OF WOMEN

TO H.R.H. PRINCESS ELIZABETH, FROM THE I.O.D.E.

The sumptuous wrap of Canadian white ermine, wedding gift of the Imperial Order Daughters of the Empire, was presented in London to Princess Elizabeth by Princess Alice. Ermine skins ordinarily are worked with the seams across, but in this superb example of the Canadian furrier's craftsmanship, the skins are dropped without a cross join showing. The wrap, designed by Creed of Toronto, is forty-two inches long, has a half-moon rounded front, wide-flung butterfly sleeves and an ascot which may be worn draped in a butterfly effect or used as a hood. The neckline is faced with fur so that the wrap may be worn open. Embroidered on the white pure silk lining of one side of the wrap is the initial "E" surmounted by a coronet—the personal monogram of Her Royal Highness—while on the other side are the smaller letters "IODE". Three photographs by Karsh of Ottawa accompanied the I.O.D.E.'s gift to Britain to illustrate the varied aspects of the design, and for this purpose the magnificent wrap was worn by Miss Joan Patterson, daughter of Senator and Mrs. Norman M. Patterson of Ottawa. Supplies for hospitalized children will be a further gift.

BERNICE COFFEY, *Editor*

TACTICS

The Rules of the Game in Public Debate

By CHRISTINE S. WHITE, O.B.E.

WHEN Jane Wright returned from the Ladies' Auxiliary meeting last Tuesday evening, Joe needed only one glance at her usually placid face to read the storm signals! "Hello," he said, "what are you all revved up about? Didn't the girls give you all your own way at the meeting?"

"This is no laughing matter, Joe Wright!" snapped Jane. "I've never felt so utterly useless at a meeting in all my life! Those new members just made monkeys out of us with their talk about points of order and amendments to the amendment, and so on. They even told the chairman that she was not conducting the meeting according to the rules of procedure. When I tried to help Meg with a few well chosen words they said *I* was out of order! I'm so mad I could scream!"

"But Jane," said Joe, "maybe you *were* out of order. If there was a motion before the meeting—"

"Oh Joe, you're just as bad as the new members—we girls don't understand all that stuff!"

"Well, you'd better start learning fast! If even a few members *do* know the rules of procedure they'll soon take over the organization, and you won't know how to stop them."

"That's just what happened tonight! I made a motion, and Mary seconded it. Then this new woman moved an amendment, and another woman seconded *that*. The amendment changed my motion completely—but they voted on it, and it carried. My motion never even came up. I don't think that's fair! After all, I was *first* with my motion! But I'll *tell* her about it—you mark my words!"

Gracious Art

So Jane makes a private war out of a public matter, and does herself and her organization no good. At a time when the rising status of women in the community is throwing new obligations upon their shoulders, women are being woefully negligent about acquiring good public manners. A knowledge of the punctilious courtesy of proper rules of procedure confers upon a woman the gracious art of correct behavior in public meetings—an accomplishment which is all to rare.

Holding a public meeting is essentially a democratic institution. As old Tom Jefferson once said "Public meetings are the schools of democracy." But women must learn that there are rules for the schools of democracy, just as there are rules for every other group activity, from playing baseball to regulating traffic. There must be an orderly method of initiating action, keeping discussion rolling, and some means—short of using a club—to close off debate!

There's nothing mysterious about these rules—any woman who can follow a cookery recipe can master them in a few easy lessons. The rules for all meetings are basically the same, although some groups add a little extra flavoring here and there. What at first seems a somewhat stilted formula, on closer study turns out to be a sure method of accomplishing the will of the majority.

So, even if the lingo seems a bit strange to you at first, don't let it scare you! Learn the rules. You may cherish no ambition to climb to the president's chair—but don't think that simply sitting in an obscure corner of the hall saying nothing makes you a worthwhile member of any group! And you can't get away with any half-knowledge either. It's easy enough to learn to say "Aye" and "No" or "I second the motion" at appropriate intervals, but unless you know the rules by which the chairman is umpiring the business you cannot bear your share of responsibility. Sooner or later, the day will come when you must "move a motion."

The Amendment

Like Jane Wright, you may find everything plain sailing up to that point. Then somebody moves an amendment and things begin to get complicated. Jane's trouble was that she simply didn't know the rules governing amendments. An amendment can *only* be moved if it pertains to the motion—modifies it or attempts to improve it. It must not radically alter it or contradict it. If, as Jane claimed, the amendment changed her motion, she had the right to rise to a "point of order" and draw this to the chairman's attention. There was no need for Jane to leave the meeting with a chip on her shoulder, for, even if the chairman had not found her point "well taken", she could have appealed against the ruling of the chair.

An "appeal from the rule of the chair" is of the very essence of democracy. A member simply rises in her place and says "I appeal the decision of the chair." Another member says, "I second the appeal." The appellant then states the reasons for her appeal. The chairman replies giving her reasons for her decision. *No other member may speak.* The chairman puts the question "Shall the ruling of the chair be sustained?" The majority vote confirms the chairman *or* the appellant. The salient point is that the matter is decided by the *will of the majority.*

Of course some people are not above using their knowledge of procedure to outwit the unwary. If the chairman is not on the alert, a member may rise to a "point of order," then try to use the opportunity to express an opinion which is out of order. Or again, a member who has already "got her two cents worth" into the debate, may try to close the discussion before others have had their "say" by "moving the previous question." This simply means that the member wants the vote taken immediately—and it therefore should *not* be moved by a member who has already spoken on the main question.

Chairman's Eye

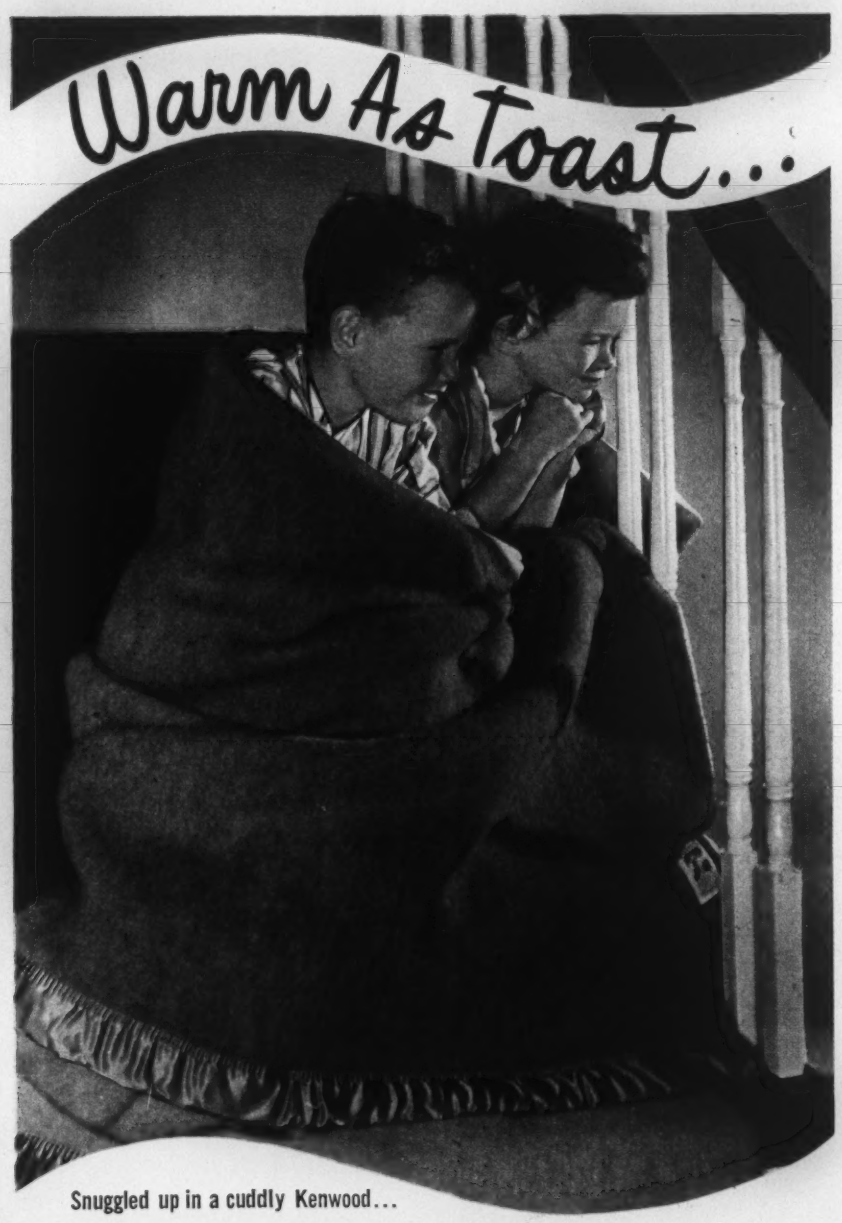
Rising to a "point of information" is another good rule which is often abused by people trying to influence the debate by asking frivolous questions, expressing opinions, or embarrassing the speaker. It is worth noting that neither the chairman or the speaker is bound to answer a "point of information" although it is usually politic to do so.

In all things practice makes perfect. The experienced woman knows when to "rise" in a meeting and how to catch the chairman's eye. She selects her seat with care. Remembering that she must "address the chair" she makes sure that she is so placed that her back is not turned on any larger portion of the audience than is absolutely necessary. Watch any politician enter a public meeting—if he is not on the platform, ten chances to one he will unostentatiously pick a strategic seat at the end of a row. From this position he can rise in his place, stand with his back to the wall and address the chair, while at the same time making sure that the greater part of the audience sees and hears him without difficulty!

But all tricks aside—where you stand doesn't matter so much as *what* you say, *how* you say it, and *when* you say it. "Speakin' up in meetin'" is the best possible way for any woman to learn how to play her part in a democracy.

A lot of people appear to be worried that democracy is dying out—when all that may be wrong is that too few of us democrats really know the rules of the game! Madam chairman, I move that all women's organizations provide their members with a short handbook on "Rules of Procedure For the Conduct of Public Meetings."

Is there a seconder in the hall?



Snuggled up in a cuddly Kenwood...

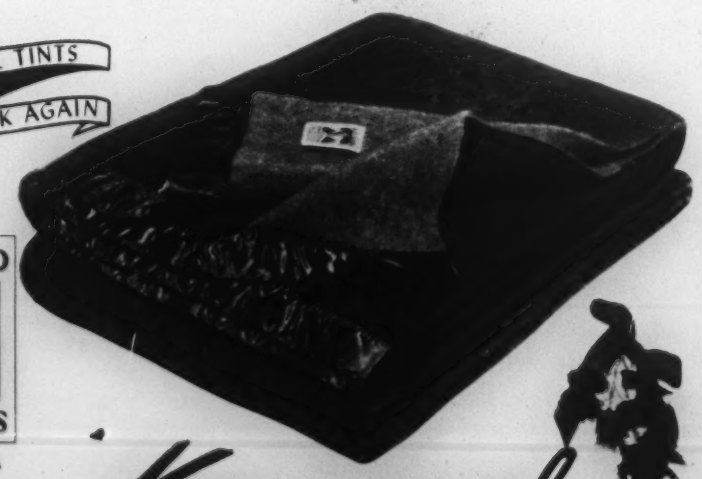
Light as foam, but *warm,* for healthful sleep.

Kenwood Famous Floral-tint keeping the children warm (above) is two-tone Wood Rose. Below is shown Juniper Green. Also available are Zinnia (rust-tones) and Larkspur (blue).

Look for the Kenwood label when you look for blankets. It is your guarantee of traditional Kenwood quality—your guarantee that Kenwood Famous blankets are made of long-fibred virgin wool that will stay fluffy through countless washings. Kenwood are proud of their unfailing standard of quality. *You'll* be proud of your Kenwood label. *Made in Canada.*

KENWOOD MILLS LIMITED, ARNPRIOR, ONTARIO

FLORAL TINTS ARE BACK AGAIN



KENWOOD WOOL PRODUCTS

IT IS NOT A KENWOOD WITHOUT THIS LABEL

Kenwood

ALL WOOL BLANKETS

For the early teens, a festive ballet length dress in black poult. London designed, it has a softly flounced skirt, padding at hips to accent a slender waist, deep heart-shaped neckline. Shown at a recent display of British fashions and fabrics.

● *The tea-pot illustrated below is early 19th Century English Cottage Ware and consists of copper lustre applied over a brown pottery base. Photograph by courtesy of the Royal Ontario Museum.*

"SALADA" TEA

Gifts from the Land of ENCHANTMENT

1. Ardena Gift Set, Cleansing Cream, Velva Cream, Skin Tonic, Lip Pencil . *5.75*

2. Blue Grass Set, Luxury Bath Salts, Dusting Powder, Hand Soap 8.75

3. Eau de Toilette, Blue Grass or Cyclamen fragrance 7.50
It's You fragrance . . 8.00

4. Blue Grass Set, Flower Mist, Dusting Powder, Body Sachet 6.75

5. Blue Grass Hand Soap.
Individual 1.00
3 in Box 2.50

6. Blue Grass Perfume, Sprinkler top 3.75

7. Blue Grass Perfume
2.00, 5.50, 9.00, 15.00, 22.00, 37.50, 70.00

8. Cupid's Breath Perfume Essence 3.75

9. Night and Day Perfume 2.25, 4.25

10. Blue Grass Flower Mist 1.75
gift-wrapped . . . 2.00
with Atomizer . . . 2.50
gift-wrapped, with Atomizer 2.75
also 3.25, 5.50

11. White Orchid Perfume 15.00

12. Quick Make-Up Kit, simulated alligator in black or brown, containing eight Essentials for Loveliness 8.50

13. Ardena Gift Set, June Geranium Soap, Ardena Dusting Powder, Hand-O-Tonik 3.50

14. Fluffy Milk Bath Petal Wafers tube 2.00
3 tubes in Box . . . 6.00

15. Blue Grass Sachet
Single 3.25
Small—3 in Box . . 7.75
Large—3 in Box . . 10.00
Fleur de Riviera—Single 3.00
3 in Box 7.75

16. White Orchid Perfume 2.00, 3.75, 5.00, 15.00

17. It's You Perfume 3.00

18. Bath Salts, June Geranium, Pine or Lilac 3.00, 4.75, 7.50
Luxury Bath Salts—Blue Grass 5.50

19. Bath Set, Velva Bath Mit, Bath Oil, June Geranium Soap 3.50

20. Service Kit, Black, brown, tan, blue or red leather 7.00

21. Christmas Stocking, with Blue Grass Perfume 2.50, 4.50

22. Lucite Lip Pencil, all shades 2.50

23. Oval Vanity, Sifter type 6.00

24. Single Sifter Compact, Maple Leaf design . 5.50

25. Blue Grass Set, Dusting Powder and Flower Mist 3.75

26. Tuckaway Kit
9 Essentials for Loveliness 9.00
12 Essentials for Loveliness 13.00

27. Week-End Beauty Box, all essential preparations and room for nightgown, slippers; under removable tray 25.00

Elizabeth Arden makes Christmas a thing of beauty . . . fills flacons with fragrance, brims boxes with beauty, wraps hearts in happiness. It's natural, though, as mistletoe at Christmas . . . for Beauty is her Gift.

Elizabeth Arden

SIMPSON'S, TORONTO *and at Smartest Shops in every town*

MUSIC

Good for Another 100

By JOHN H. YOCOM

ON MENDELSSOHN'S last visit to England, in 1846, he produced at Birmingham his oratorio "Elijah". Back in Leipzig he began to feel the effect of overwork; he resigned the conductorship of the orchestra. The death of his beloved sister Fanny broke his heart; he passed away Nov. 4, 1847. So it was that only in his last days did Felix Mendelssohn know the sorrow of bereavement and the tragedy of human helplessness—too late for him to voice his grief in tones. All his life was full of sunshine. So is his music.

When the Toronto Mendelssohn Choir opened its 51st season with "Elijah" one night last week, music lovers, spurning a wealth of counter-attractions—Katharine Cornell, Ice Capades, Royal Winter Fair, etc., packed Massey Hall to bask in some of that Mendelssohn sunshine. And there were mighty few clouds either from the chorus, the soloists or the accompanying Toronto Symphony Orchestra.

Sir Ernest spread the expansive choral fabric to show best its refinement, elegance, sustained powers and, most important of all, the composer's dramatic inspiration. For "Elijah" goes as far as it seems humanly possible in the direction of dramatic realism without actually resorting to costumes, scenery and stage action. (Incidentally, it has been given successfully in that way.) Sir Ernest showed a profoundly analytic quality in conducting the choir and orchestra. The soloists also owed much to the conductor.

For expression, balance, color, clean attack, and majesty of tone the choir easily maintained its great reputation. If some of the quieter passages lacked emotion—for instance, the *pianissimo* and *a capella* "Cast Thy Burden", the massive dynamic effects were moving in the *nth* degree. The climactic paean of thanksgiving at the end of Part I, "Thanks Be to God", will haunt our memory for a long time. Similarly stirring were choruses in Part I, "Be Not Afraid", "Behold, God the Lord", and ending in the great closing fugue on the words "Lord, Our Creator!"

The Soloists

John Brownlee, Australian-born bass-baritone of the Met and currently a whiskey ad Man of Distinction, sang the prophet's role with profound feeling and a voice of warm and virile quality. In Part I he was not as stimulating as in Part II, where his "It Is Enough" was most impressive. For instance, in the brilliant and difficult aria "Is Not His Word Like a Fire?" Brownlee's interpretation was keyed in too casual a mood for the gradual ascent to the climax of the whole work. Soprano Helen Simmie displayed fine, even musicianship throughout and was particularly good in the duet (by the widow and Elijah) with Brownlee. Contralto Eileen Law sang the arioso "Woe Unto Thee" with poignancy and "Have Ye Not Heard" with dramatic eloquence, but her "O Rest in the Lord" had too much calmness to get beyond the orchestra. Tenor Albert Marston gave a convincing interpretation with clear tone and evenness (e.g., "Then Shall the Righteous Shine Forth"). Master Barry Knibbs, boy soprano from St. Simon's Church, in a brief appearance showed training, tonal sureness and a beautiful lyricism.

The T.S.O. did a No. 1 job over the full range from the quieter moments of string accompaniment to the occasions of full orchestra with realistic effects suggesting storm and fire.

What the public doesn't know, which is plenty, it nearly always feels, and that applies to the good things as well as the bad. Last week's audience didn't know what the next century holds but it felt that "Elijah", the way the M.C. does it, would still be good in 2047.

Canadian Pianist

Young (26) piano virtuoso Neil Chotem appeared in the Canadian Celebrity Series at Eaton Auditorium last week and seemed to satisfy his small but select audience on most counts that he is an unqualifiedly capable pianist. First, Neil Chotem's finely tooled technique gives him a perfect ease in difficult numbers and thus a chance to get some moving expression into them—e.g., Bach's Prelude and Fugue in A minor, Liszt's Hungarian Rhapsody, No. 12. Secondly, his penetrating sense of rhythm, his warm feeling for melody, and overall freshness of interpretation guard him from the dangers which only an agile technique might bring. His own Prelude with attractive abstractions of percussive effects and modern harmonies had a peculiar appeal. His Boogie variations were so elegantly and skilfully rendered that they were completely removed from the lesser popular ilk. As concert experience grows, Neil Chotem will point up his recital with more direct dramatic emphasis. It may be as simple as playing Liszt rhapsodies with more obvious vigor and aggressiveness, or raising his eyes from the keyboard on more reflective passages, or, believe it or not, being less casual and hurried in his acceptance of applause.

Film Parade

(*Continued from Page* 22)

wood plot, and much of the music is over-familiar. It is interesting, however, to watch closeups of the world's musical great in action.

THE FOXES OF HARROW. Rex Harrison as an Irish adventurer turned plantation owner and Maureen O'Hara as his high-born wife, engage in two solid hours of domestic bickering.

CROSSFIRE. A murder mystery whose chief excitement lies in its open discussion of anti-semitism. With a spine-chilling performance by Robert Ryan as an American fascist.

Handwrought
BY MASTER CRAFTSMEN

Alfred Day
aluminum giftware

There's a new and appealing beauty and a perfection of workmanship in Alfred Day Giftware that is unique and different. This exquisite group features hand-hammered Serving Trays, Cake Plates, oval and rectangular Trays, Cocktail Servers, Salad Bowls, Ice Buckets, Water Jugs, Coasters, and many other items available in polished or satin finish. Alfred Day Aluminum Giftware is the solution to the wedding gift problem.

Sold in leading department, jewelry, and gift stores.

ALUMINUM GOODS LIMITED Montreal • Toronto • Winnipeg • Vancouver
M-47

An Elegant Evening!

Up-dos are must-dos say all the fashion notices this year. The up-do shown here is a perfect hair style for evening wear, one that will make him take extra special notice of your charms. It's a smart bet, too, for busy winter days when your one desire is to keep neat.

PEMBER'S FAMOUS
Radio Wave
$15
5 OTHER PERMANENTS
Priced $8.50 to $15

PEMBER
Salons
129 YONGE ST. — EL. 2388-9
272 YONGE ST. — WA. 9507

HAIR CLINIC
If your hair is falling, consult W. T. Pember, Canada's leading hair specialist. Send for Free booklet dealing with all diseases of the hair and scalp.
CONSULTATION FREE

Shop with us for Christmas

DISTINCTIVE GIFTS — GAILY WRAPPED

Sweaters Scarfs
Blouses Skirts
Gloves Handbags
Lingerie Hosiery
House-Coats

★ ★ ★

JOAN RIGBY
54 BLOOR STREET WEST
Store, MI. 4969 — Accessory Dept., MI. 7636

Just for Fun!
BERMUDA is the fun of languid hours on coral sands . . . dreamy carriage rides in the moonlight . . . easy cycling along flower-lined lanes. It's the fun of feeling completely at peace . . . with yourself and the rest of the far-away world.

OLD MAID'S LANE, ST. GEORGE

EVERYTHING IS BETTER IN—
Bermuda
Coat of Arms

FOR NEW ILLUSTRATED BOOKLET, write *The Bermuda Trade Development Board, Hamilton, Bermuda, or Room 1109, 372 Bay St. Toronto, Ontario. In planning your trip to Bermuda, your Travel Agent will give you experienced help and complete service—at no cost to you.*

Blood of the Grape

By BONIFACE OINOPHILUS

IT IS bad manners to carp at those who have entertained us. Nevertheless, I must begin this short piece on wine with a story about a dinner party at which I was a guest some time ago. The meal had made a dry and sedate progress as far as the sweet course, but when the pudding appeared the hostess became unaccountably roguish; she eyed us merrily as we ate, and at last desired two or three guests to give their opinion of the sweet; they said, of course, that it was good—which was true, in a dull literal sense.

"The recipe is a very old one," said my hostess, "and it was given to me by a French lady in whose family it had been for over a century. It's dreadfully hard to make, and the directions call for a whole cupful of brandy. Of course, I always use grape juice."

We all agreed that this was an intelligent and morally commendable course, but if I had not been caught in the net of Good Form I would have said "Madam, your pudding and your personality are equally trenchant comments on the bad Canadian habit of using grape juice when brandy is wanted."

From this cautionary tale let us proceed to a few seasonable remarks about wine for drinking and for cookery, for brandy is a distillation of wine. And let us make it clear before we go any farther that good cooks use wine and spirits to fortify the flavor of good food, and for that purpose alone; they do not, as the prohibitionists in their darkness wrongfully aver, seek to feed their guests with solidified booze, and promote drunkenness through eating.

Consider, for example, that simple and exquisite dish, fruit salad. To get the best flavor from your fruit, pour a wineglassful of red or white wine over your cut fruit, and then pour your hot sugar syrup into the bowl; after an hour or less you will find that very little taste of the wine remains, but that the soul of your many fruits kiss and commingle in a fruit salad of rare bouquet. (I speak, of course, of fruit salad as a sweet, and not as three gobs of grapefruit and an embalmed cherry laid out upon a bier of wilted lettuce, served as a side dish.) For fruit salads I use the cheap, good loganberry wine which is produced in British Columbia. It is not a wine which I would care to drink, but it is an excellent cooking wine.

Another dish, worthy of a place on any winter menu, is Hungarian Goulash, prepared thus: Cube a pound of beef, and brown it in a pan; brown with it one chopped onion; put this into your pressure cooker, adding half-teaspoons each of salt and paprika, and half a cup of white wine. Cover, seal and cook 20 minutes at 15 pounds pressure. Reduce pressure and add half a cup of carrot chunks and a cup of diced potatoes. Seal and cook 7 more minutes at 15 pounds pressure. If you want gravy, add 2 tablespoons of flour and half a cup of water when you put in the vegetables. The quantities I have given make goulash for four people; double it and raise the cooking time to 37 minutes if you want to serve eight people, or six skiers. Here again the wine brings out the flavor of the other ingredients, but is not obtrusive itself. I use any Canadian white wine for this, and those which are laughably called "Tokay" work as well as any in this Hungarian offering.

Noble Dish

There is not space for many recipes in an article of this length, but I must give you one more, for English Trifle. This noble dish has a bad name in Canada, and is associated with stale ladyfingers and Jello in the public mind. But true Trifle is fit for a king and gives a great air of luxury to a meal without much trouble; it is worthy even of Christmas Dinner if you are sated with plum pudding.

To prepare the Trifle which made England great, buy a sponge-cake and let it grow stale (a day will do the trick). Then put portions into sherbet glasses, and soak each with enough sherry to make it soggy, but not swimming; upon this lay half a preserved peach, the hollow of which is filled with good raspberry jam; cover this with a thin custard, into which enough rum or brandy has been put to give it a good flavor (you must judge this by tasting, and steer a nice course between stinginess and excess). Sprinkle the top of the custard with chopped preserved cherries and chopped almonds, and upon this lay a small ratafia, or a macaroon if you can't get the former. Top the whole with whipped cream and chill slightly before serving. Canadian sherry is not good enough for this dish, but Australian or South African will do admirably. Persons of refined palate have been known to break into happy tears upon first tasting this dish. Needless to say, the sherry and spirits do not merely fortify the flavor in Trifle, but establish it.

Now that the war is over, good wines at fairly reasonable prices can be bought again. The South African wines are usually excellent, and Australian Burgundy is a good honest red wine. Some American Sauternes have been making their appearance, and they are excellent, though a bit sweet; they are not, of course, real Sauternes, any more than Australian Burgundy is real Burgundy, but they are good white and red wines. To my delight, a very decent Madeira is now available. It is of Madeira that George Saintsbury said, "there is something unlawful about its rapture"; to my mind it beats port (the port that we can get here) as an after-dinner wine; it is a wine to make a humanistic philosopher out of a teetotal actuary.

• •

FLASHING EYES

SWEET the nectar in life's chalice,
Sweeter still the cup of love;
Margaret, Jean, or blue-gowned Alice,
Hold it high thy head above.

'Tis a sacred cup to cherish,
Not a glass of wine to sip;
All its bitter-sweet will perish,
If 'tis touched by lusty lip.

Hold it high and holy ever,
Valued far beyond belief,
And its potion dark will never
Turn a goblet full of grief.

Gaze into its depths dissembling
Not thy strength or joyous youth,
But behold with fear and trembling
What it is to look at truth.

Share its beauty when you marry,
In your eyes your love will meet
Thomas, Dick, or happy Harry
Dancing round with flashing feet.

With the years its fragrance lingers,
Lulling care and age to sleep;
Hold it with rose-petalled fingers,
Love's a cup that's meant to keep.

B. C. DILTZ

HISTORICAL RECITAL SERIES
Church of St. George the Martyr
(John St. south of the Art Gallery)
ANDRE MARCHAL
FAMOUS FRENCH ORGANIST
Thurs., Dec. 4, 8.30 p.m.
Collection for the Choir Fund

NAUSEA due to motion upsetting the organs of balance, relieved with MOTHERSILL'S SEASICK REMEDY
For Land and Sea travel. Satisfactory results, or money refunded.
THE WORLD OVER

"I should Worry I should care"

Even a millionaire can't have more perfect toilet bowl sanitation than you can. Sani-Flush gives you complete cleanliness and odorless freshness by its thorough, disinfecting chemical action. Cleans away stains and film where germs lurk . . . is quick, easy, sanitary. There's no work. Just sprinkle Sani-Flush.

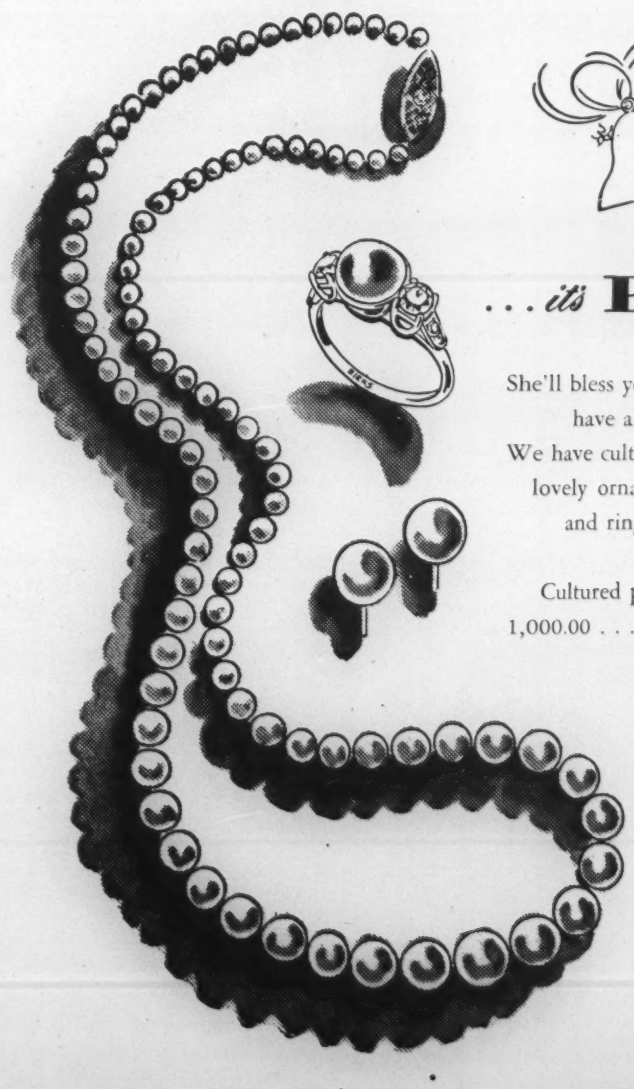
Safe with septic tank systems. Effective in hard or soft water. Sold everywhere. Two convenient sizes. Made in Canada. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Ontario.

Sani-Flush
USE TWICE A WEEK

DISTRIBUTORS FOR **DALE** AUTOGRAPHED **ROSES**
FINE FLOWERS SINCE 1894
SIMMONS
AND SON LIMITED
ERNEST S. SIMMONS, President and Managing Director
350 YONGE STREET AT ELM
ELGIN - 9286 - 9287 - 9288

Ontario Ladies' College
FOUNDED 1874 • WHITBY, ONTARIO
A Residential School for Girls, near Toronto
• Public School to Honour Matriculation, Music, Art and Handicrafts, Household Science, Secretarial Courses and Dramatics. Ideally situated in one hundred acres of grounds. Swimming pool and Gymnasium. Physical Education and Riding. Valuable scholarships offered.
CALENDAR ON REQUEST
REV. C. R. CARSCALLEN, M.A., D.D., PRINCIPAL
3-47

"It's from Birks"



This Christmas
. . . *it's* **PEARLS**

She'll bless you for remembering that pearls have always been her favourite jewel. We have cultured pearls made up into many lovely ornaments . . . necklaces, earrings and rings, any of which will make her Christmas a memorable one.
Cultured pearl Necklaces from 100.00 to 1,000.00 . . . Earrings 20.00 to 100.00 . . . Rings 100.00 to 675.00
Tax extra

BIRKS
JEWELLERS
YONGE at TEMPERANCE
TORONTO

Selby ARCH PRESERVER Skoes

Your season pass to fine fashion footing, comes with every pair of genuine Selby ARCH PRESERVER shoes. They encourage busy calendars with quality smartness—with an end to foot fatigue, these famous and exclusive ways.

- *steel arch bridge for firm support*
- *individually placed metatarsal pad for comfort*
- *perfectly flat innersole for comfort-plus*

Lea-Loged

Druco

Tru-Poise Shoes by Selby

Shoes with a delicate air—all feminine, all fashion. And the TRU-POISE cradle cup heel takes such a beautifying interest in ankles.

Toni

Duffy

Sold at Better Stores from Coast to Coast

MURRAY-SELBY SHOES LTD. LONDON, CANADA

The Selby Shoe Co., Portsmouth, Ohio Fifth Ave. at 38th St., New York, U.S.A.

RADIO

Fantasy's Challenge

By JOHN L. WATSON

FANTASY, of the more whimsical kind, is immensely difficult to produce on the air; it can so easily become heavy-handed or foolish. On the other hand, radio, with its wonderful range of "effects", can be the ideal medium for fantasy, in the hands of a capable director. On November 9 "Stage 48" tried its hand at a spot of fantasy with decidedly happy results. The play was a special radio adaptation by Rita and Robert Greer of James Thurber's compelling little fairy-tale, "The White Deer". The play is a curious mixture of classical fantasy and earthy, commonsense realism and would have presented a stimulating challenge even to a theatrical producer working in a three-dimensional medium. Andrew Allan is to be congratulated on having met the challenge with wit and adroitness. He achieved an almost surrealistic effect by exploiting to the fullest the extraordinary vocal versatility of his actors. While some of the voices were far from pleasant to listen to, they were all interesting and distinctive. Sound effects and music, both expertly handled, contributed lavishly to the atmosphere of surreality. George Murray sang pleasantly and the Leslie Bell Singers did splendid work in a not-too-inspiring role.

There is a tendency nowadays (engendered, I imagine, by the successes of that master-fantasist, Walt Disney) for producers to rely rather heavily on the reputation for "quaintness" inherent in some of the less gracious dialects of the American backwoods. This sort of thing has been evident all the way down the line from Seth Parker to Mortimer Snerd; it was evident in the "Stage 48" production and sometimes it was far from lovely.

On November 16, the "Stage" presented Rostand's "Cyrano de Bergerac", that luscious, full-blown flower of over-ripe romanticism, adapted for radio by Joseph Schull. The adaptation was a neat, workmanlike job, though "Cyrano" in any form remains essentially a one-man show. Bernard Braden, in the title role, displayed an astonishing range of vocal gymnastics; he is one of the few actors on the Canadian air who can perform in the grand manner. I did notice that in some of the tenser moments he tended to relapse into what I can only describe as a "radio accent". Perhaps there is such a thing as too much versatility—or perhaps it's too much "Buckingham Theatre". However, Mr. Braden had the good sense to tone down his performance to the emotional level of radio which is a good deal lower than that of the stage—an act of charity for which his listeners should be duly grateful. Bud Knapp read the part of the Comte de Guiche with impressive dignity — although his voice was so similar to Mr. Braden's as occasionally to cause some confusion; Alice Hill was convincingly attractive as the romantic but highly irrational Roxanne.

The broadcast of the Royal Wedding spoke well for the efficiency of the B.B.C. and the Overseas Service of the C.B.C. The "relay" technique, with commentators in the Abbey itself and others "strategically posted" along the route of the Procession, functioned so admirably that the stage was never empty—an important factor in the production of any large-scale pageant.

Although Westminster Abbey is not ideally suited to the broadcasting of music—especially organ music—the details of the ceremony came through with surprising clarity. The microphones were so well distributed that even the softest responses were clearly audible—and the world was introduced for the first time to the remarkable speaking voice of the young Duke of Edinburgh. I thought the music disappointing, especially the over-ornate trumpet flourish composed for the occasion by Sir Arnold Bax, Master of the King's Musick. Surely the importance of the event warranted the services of a Walton or a Vaughan-Williams!

The American commentators showed up most unfavorably beside their British colleagues. Oddly enough, for all their loquacity, Americans are often less facile ad-libbers than the more taciturn English. However, I suppose it is just about as hard for an American to describe a traditional British ceremony as it would be for a B.B.C. man to describe, say, a Democratic Presidential Nomination. Still, some of the errors were pretty glaring.

Incidentally, the name of the present Queen of England is Elizabeth, not Mary—a fact which escaped at least one U.S. commentator.

Winter Programs

A number of C.B.C. programs of considerable community value and interest are scheduled for the winter months. Here are some of the more important ones:

"CITIZENS' FORUM"—a series of discussions by experts in Canada, England and the U.S.A. of topics of national and international interest. All citizens are invited to take part in the discussions by forming local groups and submitting questions and suggestions to the C.B.C. Trans-Canada Network, Wednesdays at 8.15 p.m. E.S.T.

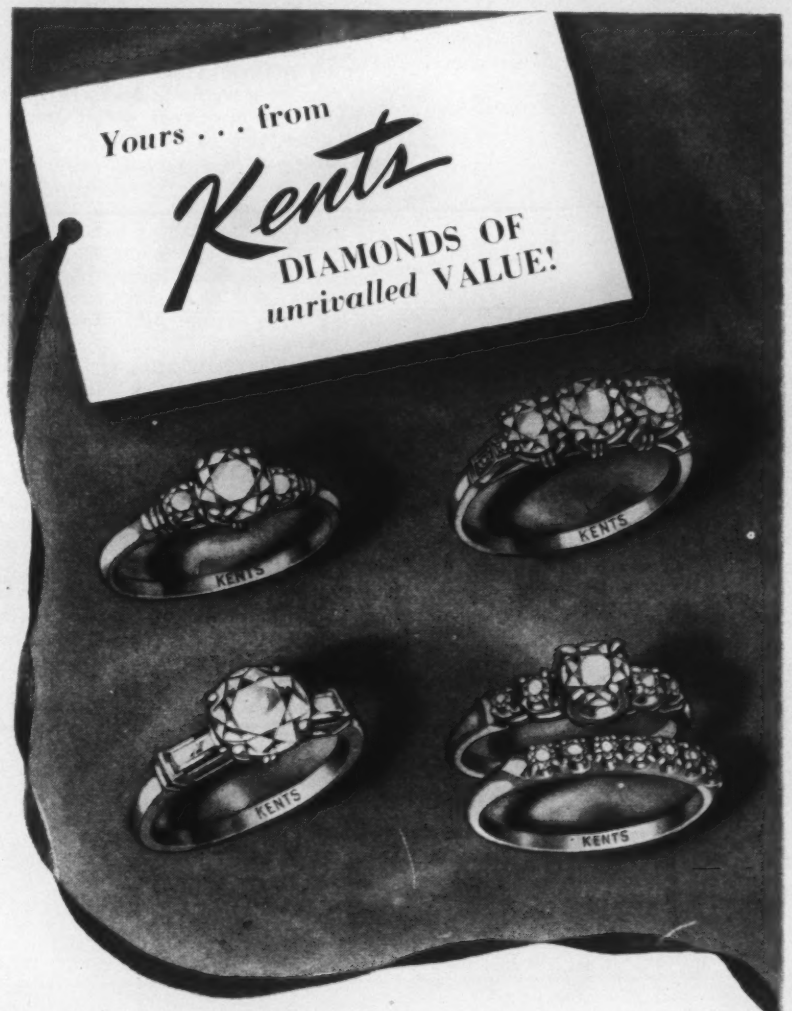
"YOUNG CANADA LISTENS" — the C.B.C.'s regular program of school broadcasts, prepared with the cooperation of the National Advisory Council of School Broadcasting. This year's series will include: "Canadian Legends", five programs dramatizing Indian and French Canadian folk-tales; "Gentlemen Adventurers", five programs on the history of exploration in Canada; "Canadians at Work", four actuality broadcasts by John Fisher from farm, mill and factory; "Four Canadian Poets", discussions of the work of E. J. Pratt, Duncan Campbell Scott, Audrey Alexandra Brown and Earle Birney; Shakespeare's "Hamlet", a serialized presentation of the play in six episodes, with special music by Lucio Agostini; "A Visit to Parliament Hill", three broadcasts on the fundamentals of parliamentary government. There will also be thirty programs from the American School of the Air as well as special broadcasts produced in cooperation with Provincial Educational Departments. Detailed information about all these broadcasts is contained in the C.B.C. brochure, "Young Canada Listens".

For the very young, the program "Kindergarten of the Air" is presented by the C.B.C. in conjunction with the Junior League of Toronto. The broadcasts, devoted to such things as health and hygiene, language exercises, music and folklore, art and handicrafts, is designed especially to give children in isolated rural areas a creative stimulus which will help them develop self-reliance and originality. Stations of the Trans-Canada Network, Monday through Friday at 10.15 a.m. E.S.T.

"NATIONAL FARM RADIO FORUM"—a series of discussions and dramatizations of the benefit of the more progressive tillers of the soil on topics like Prices, Machinery, Markets, Cooperative Enterprises, etc.

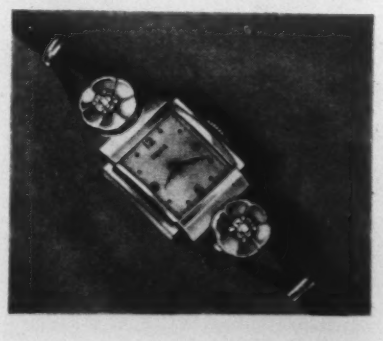
"C.B.C. TALKS FOR WOMEN"—including "Club Clinic", or how to run a women's club; "Meet My Listeners", talks by leading women commentators on their impressions of their audiences; "Needlepointers", a series of radio sewing lessons; etc.

Oriental Cream
GOURAUD
...ideal for day and evening events...aids in restoring youthful appearance.
White, Flesh, Rachel, Sun-Tan



The TRADITIONAL *Quality* of over 80 Years *Kent* LEADERSHIP

Select your Diamond from Kents with complete confidence. Each has been carefully chosen by our own experts for brilliance, color, cutting and clarity; then artfully enhanced with our exclusive modern mountings. Reliable advice is yours for the asking. At $100 or $3,000 you can be sure of quality that is traditional.



Precious, yet practical—that defines this exquisitely styled diamond-set time-piece. It is as dependable as it is fashion-right. As illustrated $160.—others from $80 to $1200 (gov't tax extra).

Kents Jewellers
KENT-FAIRWEATHER LIMITED
90 YONGE Just above KING
TORONTO • ONTARIO

PLAN NOW.. JAMAICA for WINTER OR SPRING VACATIONS

Down where the lofty Blue Mountains look upon palm-fringed beaches . . . where gentle Trade Winds mean delightfully warm days and nights . . . there's Jamaica, ideal vacation isle basking in an emerald sea! Almost never a day without sunshine . . . inviting your fullest enjoyment of incomparable swimming, golf, tennis, horse-racing, and unique "river-rafting."

Choose Jamaica for your winter or spring vacation this year. Enjoy hospitality as it is found only in Jamaica at its many fine hotels and resorts. The dollar goes much farther here, in the many well-filled shops and smart amusement spots.

For particulars of travel via New York and Miami by air, or by ship from Jacksonville, Fla., and New Orleans, La., consult your local travel agent or write CANADIAN-WEST INDIAN LEAGUE, Sun Life Building, Montreal, Que.

JAMAICA

"The World's Most Beautiful Island"
BRITISH WEST INDIES

Originated by Gibson's in 1934
STER-A-TECT
MOTHPROOF DRYCLEANING
AT NO EXTRA COST
ME. 3591

Careful cleaning — expert pressing — free minor repairs—and all the little extras that go to make a top-quality Gibson job. Add to this genuine moth proof protection AT NO EXTRA COST and you have the finest cleaning value money can buy. Phone Gibson's today for prompt, dependable service.

YOU CAN RELY ON Gibson's CLEANERS LIMITED

All the World Shared the Royal Wedding

By BETTIE MACPHERSON

London, November 20.

THIS is a great day, the wedding of our beloved Princess Elizabeth to the Duke of Edinburgh. Never have I witnessed such enthusiasm and happiness. The streets and buildings are beflagged, crowds of Londoners and visitors have poured all night long towards the scene of the procession. All the preparations of months past have been shared by citizens all over the country so that everyone feels it is their special wedding. The weaving of the satin for the wedding dress, the writing of special music and new poems, the magnificent wedding cakes, the flowers from the Worshipful Company of Gardeners, the practising of the Choristers of Westminster, the drilling of the horses for the procession — all the minute details of preparations have filled the press and the minds of the public for many weeks.

All these things crowd through my mind as I walk in the early morning through the park past the crowds lining the Mall to the back steps into Downing Street, home of the Prime Minister, where I make my way into the building of the Commonwealth Relations offices, a fitting place to write of the procession for Canada.

The low balcony overlooks Whitehall just by the Cenotaph. It is hung with many flags. Big Ben towers above the other buildings. The crowds line the pavements six or eight deep and all the windows are full of eager faces. The kind policemen let the little children come in front of the rail that prevents the crowd pressing forward. They wave flags and streamers and are thrilled by all the mounted police on their splendid horses. Waves of cheers sweep past as the bands appear and march to their positions and the Guards take their places the whole length of Whitehall. Boy Scouts patrol up and down and the familiar blue-coated road men appear with barrows and trucks to scatter sand along the route to prevent the horses slipping.

Just after half past ten the guest cars make their way past. Among the 1800 guests every walk of life is represented. There are Rolls-Royces and magnificent Daimlers, a station wagon, smartly dressed women driving their own small cars, superb American de luxe models, a midget Fiat, old London taxis, some flying standards or Union Jacks, all bearing large colored crowns or letters to show their authority to pass down the route. Cheers go up as the crowds recognize Churchill, Smuts, the Mountbattens and other famous and popular guests. There are dukes and earls and their ladies, intermingled with tenants from the estates, cabinet ministers and loved personal friends. A bus with scarlet costumed Beefeaters from the Tower of London, gay with their white Elizabethan ruffs and black velvet and gold caps, draws a cheer from the children as they pass to take up their positions as guards with halberds in hand.

Procession of Royalties

Then the cars with the bridesmaids pass slowly by showing a glimpse of lily white tulle skirts delicately embroidered with sprays of syringa and star flowers in pearls. The white fur wraps hide the exquisite pearl sprinkled embroidery on the folded net fichu bodices caught into a large bow in front. The head dresses are white wreaths of roses, wheat, stephanotis and forget-me-nots set high on the hair. Lattice satin sandals chosen by Princess Margaret, dainty and fairylike, match the dresses.

It is just eleven. Big Ben is booming forth and at that moment the bells of Westminster Abbey chime forth joyously. Peal after peal rings out over London. An escort of police precedes a solitary Daimler and the people quickly recognize the bridegroom and the best man, the Marquess of Milford Haven. The cheering reaches a new pitch of welcome and delight as the handsome fair-haired sailor in Navy uniform raises his hand in acknowledgement. Then a hush falls for a few moments and the band strikes up "God Save the King" as Queen Mary passes slowly in a great Daimler flying the Royal standard. The soft blue and gold of her toque sets regally on her white hair and the soft ostrich feather at the side matches her magnificent blue and gold cape and dress which flows into a train. She bows and smiles and receives the warm-hearted delighted cries that surround her wherever she goes.

In quick succession follow the cars of Queen Mary's guests after the second car containing the Mistress of the Robes, the Dowager Duchess of Devonshire, and the stately Dowager Countess of Airlie, Lady of the Bedchamber, the Princess Regent of the Netherlands and her husband Prince Bernhard. Then the Crown Prince and Princess of Sweden, the Duke and Duchess of Gloucester and their suite.

Kings and Queens

An expectant hush descends for the next in the procession, everyone knows, is the Queen and Princess Margaret in the glass coach. Here the procession takes on a fairy-tale splendor. Above the cheering in the distance comes the chime of bells. The gentle November breeze stirs the scarlet and gold flags. The sun has sent forth a brilliant flash of cheer and clearly above it all is heard the jingling of harness and gaily trotting hoof beats. The Household Cavalry comes into sight, a magnificent spectacle of black prancing horses, plumed helmets, flashing gold breastplates, scarlet tunics, white gauntlets and breeches and white bearskins thrown over the saddles. Gold, scarlet, black and white in brilliant contrast to the grey buildings, the Captains' Escort of the Household Cavalry raises a tremendous cheer.

Then comes the gorgeous scarlet and gold trappings of the glass coach. Cockaded outriders in scarlet on white horses add to the brilliance and inside the coach the delicate apricot brocade of Her Majesty's gown matches her swathed headband and blends with her beautiful sable cape. Princess Margaret smiles too, and waves gracefully acknowledging the cheers. Two Kings and a Queen follow in the next coach, the King of Norway, the King of Rumania and the Queen of the Hellenes, then follow the King and Queen of Denmark and Her Majesty's suite. The band finished playing "God Save The King" and there is another breathless pause waiting for the bride and her father in the Irish state coach. Soon the cheering is heard faint and far and it swells and becomes a deafening roar, drowning the "God Save The King" and the pealing bells and the trotting hoof beats.

The Captains' Escort appears again, prancing black horses, flashing gold breastplates, scarlet and white, and the wonderful crimson drapings on the coach, gold braided and scarlet-coated outriders — and there clearly is Her Royal Highness the bride, her ivory veil falling around her face from a diamond tiara. No royal bride in history has proceeded to the altar with veil over her face for fear of error or substitution of persons. A gleam of ivory satin exquisitely embroidered in garlands of flowers and wheat and fairylike motifs of star flowers and syringa encrusted in pearls. The train magnificently embroidered on the same net and with the same motifs as the bridesmaids' dresses, is piled on the seat opposite the King. Both he and the Princess gravely acknowledge the cheering crowd and proceed to the famous west door of

Christmas Gifts
ARE NO PROBLEM
when you can please everyone on your list with a truly personal gift of
Cash's WOVEN NAMES
USEFUL—PERMANENT—EASY TO APPLY
Sewn on in a flash, or use CASH'S NO-SO CEMENT
Order early—from your dealer or
CASH'S 437 ORIER ST. BELLEVILLE, ONT.
CASH'S NAMES 3 doz. $1.65; 6 doz. $2.20; 9 doz. $2.75; 12 doz. $3.30; NO-SO CEMENT per tube 25c

PINEAPPLE GUAVA
Produces Rich Luscious Fruit on Dwarf Plants

This rich tropical fruit is produced on plants that are highly ornamental too. A fascinating and novel house-plant with its glossy green and silvery-gray foliage. Flowers as large as 1½ inches across, white to purplish crimson with crimson stamens; followed by delicious aromatic fruit about 1½ to 2 inches long. Flesh is translucent white of pronounced pineapple flavour and seeds so small as to be unnoticeable. May be used raw, cooked, or in jams and jellies. A bowl of fruit will fill a room with delightful fragrance. Easily grown from seed. Full directions supplied.

(Pkt 25¢) (3 pkts 50¢) postpaid
FREE — OUR BIG 1948 SEED AND NURSERY BOOK — Bigger than Ever 40W
DOMINION SEED HOUSE, GEORGETOWN, ONT.

A Lovely Gift..
FOR A LOVELY LADY
Ausco TRADE MARK "CROME TONE" DRESSER SET
She will be proud of this lovely Ausco Set, with its jewel-bright matching enamels. Colours—shaded black, orchid, rose, blue and green. Ausco Sets never tarnish . . . need no polishing to keep their rich, shining beauty for life. Full sets or open stock.
ON SALE AT BETTER JEWELLERS Everywhere
CARL AUSTIN COMPANY LIMITED WESTON, ONT.

I LIKE A MAN WHO LIKES
Forsyth TIES

Forsyth Ties are Canada's finest expression of good taste. See the new seasonal colors and patterns at your favorite Men's Store.

A12

SHIRTS • TIES • PAJAMAS • MUFFLERS • SHORTS

No One Ever Regretted Buying Quality

You'll never be forgotten if you write often
Letters bind friendships; span the distance between loved ones. Letters often lead to Romance.
As long as you write, you'll be remembered
Cameo Stationery makes smart-looking letters—a size and style for every occasion
CAMEO Stationery
Styled and made by BARBER-ELLIS

the Abbey. There the bride is joined by the eight bridesmaids who await her and the two kilted pages, her young cousins.

It is difficult to describe to those of you who have not stepped within the great west door of Westminster Abbey the tremendous dignity and magnificence that awaited the Princess as she stepped from her coach on the red carpet that led along the covered awning up the steps along the great length of the nave, through the choir and to the steps at the foot of the high altar. Through that great Gothic doorway stretched the Abbey. The great height of the pillars tower up to the vaulted ceiling. The gold carving of the choir stalls stand out against the wonderful altar decorations. There are never flowers on the Abbey altar. For State occasions it is a tradition that all the gold plate of the Abbey should be piled high among chalices and glinting candlesticks. At either side of the altar are the flowers in huge alabaster urns, the pastel colors of chrysanthemums mingling with the white of lilies—all special blooms grown and carefully selected with the white orchids of the wedding bouquet by the Worshipful Company of Gardeners.

The great organ peals forth Sir Hubert Parry's "Bridal March" as the Princess enters with her father. There is silence while the train is arranged. The Abbey is filled with distinguished guests, Kings and Queens, Princes and Princesses, dukes and earls and many close friends and loyal subjects.

Flourish of Trumpets

Silence is pierced by a brilliant fanfare written for the occasion by Sir Arnold Bax. The procession moves forward as the flourish of trumpets ends. They have filled the Abbey with an indescribable sense of medieval pageantry and splendor. They have struck a thrilling note for the start of the procession. As the organ plays "Praise My Soul The King Of Heaven" the Dean of Westminster in cloth of gold bows and welcomes the King as a visitor to the Abbey.

The bride is radiant in her gown of glimmering satin encrusted with pearls. The rich folds of the skirt gleam in the light as they fall to a full train. The veil is held in place by a diamond tiara of her Mother's. From the shoulders fall a fairy-like design of roses and star flowers and syringa appliquéd in satin and surrounded in pearls. Never has a designer succeeded in creating a wedding procession that has so perfectly expressed the occasion. Norman Hartnell visioned our Princess looking like a fairy princess with a retinue of most beautiful bridesmaids. He has succeeded in capturing all the fantasy and beauty of a wedding gown of a Princess and yet all the rich dignity and splendor needed to stand out against the impressive background of the Abbey.

The procession moves forward—the bridesmaids all dressed in exquisite pearl net dresses sprinkled with the same pearl embroidery as the bridal train which is held by Prince William of Gloucester and Prince Michael of Kent dressed in kilts of the Royal Stewart tartan, white socks and white shirts with lace ruffles at wrist and neck. The procession reaches the steps of the high altar and there the Duke of Edinburgh awaits his bride looking down at her with such concern and kindness that one is certain she will be well loved and cared for in the years to come.

The wedding ceremony begins with the well known words "Dearly beloved, we are gathered—." The responses are clear and the ring of Welsh gold is produced by the Marquess of Milford Haven. Welsh gold is considered lucky for weddings and nearly all the Royal wedding rings are made of it. It is most stirring to realize that the congregation listening to the ceremony is not composed merely of the guests of the Abbey but, through the miracle of radio, reaches listeners all over the world.

The choir sings the Twenty-Third Psalm, "The Lord Is My Shepherd," favorite of the Princess. There is a final prayer and blessing by the Archbishop of Canterbury. Then husband and wife proceed from the high altar to the signing of the register in the Chapel of Edward the Confessor. The King and Queen, Queen Mary, Princess Andrew of Greece, and other members of the Royal family, follow to the signing. During this interval the choir sings the anthem, "Blessed Be The God And Father" and the boys' voices rise to the highest point of the Abbey.

Then the Prelude to the "Wedding March" and the Princess and her husband walk slowly down through the crowded Abbey followed by the bridal procession. They walk hand in hand smiling to right and left, a radiant bride and groom surrounded by the love and good wishes of all the world. Out of the great west door to the tremendous cheering of the crowd, the peal of wedding bells, they go to the awaiting glass coach and Captains' Escort ready to drive them once again through the cheering crowds to the wedding breakfast at Buckingham Palace.

Every detail of the procession is planned to the minute and there has never been louder cheering than as the coach turned into Whitehall and the crowd catches a glimpse of the radiant Princess and her husband. A gleam of satin, white orchids, the train piled on the opposite seat of the carriage, but most lovely of all the brilliant smile and acknowledgments to the cheering crowds. How proud must the King and Queen be of this beautiful daughter who is so well beloved by the people, the simple girl who has caught the imagination of the world and will one day bear the responsibility of the Throne of England. One feels so wholeheartedly glad that she rides there with the husband of her choice who will help her in the years ahead with the many and exacting responsibilities which will undoubtedly be hers all the days of her life which, in her own words, "whether it be long or short" she has dedicated to her people.

The King and Queen follow in the Irish coach. The bridesmaids and all the foreign royalty come next. And how happy our King and Queen must feel that, although every detail has been prepared for the enjoyment of their guests on this happy occasion, the tumultuous cheering and welcome of the crowd is spontaneous and quite unrehearsed. No country in the world could show its love and allegiance more dramatically than the British folk. Crowded together in thousands with strangers from many lands they show their hope, their faith and their belief in this dear country and the Commonwealth and, above all, in our Royal family who stand above the strife of the world and politics as a guiding light.

The words of A. P. Herbert come to my mind:

"Ride on, Elizabeth, and go
Into the churches of Kings and Queens
And show the world as your proud parents show
What wedding means."

THE BEST Sunbeam ELECTRIC APPLIANCES MADE
Cherished Gifts
that keep on giving...
all year long
COFFEEMASTER
Perfect coffee every time—8 cups. Set it and forget it. Shuts off by itself when coffee is done and re-sets itself to keep coffee hot. All chrome.
MIXMASTER
Ten speeds plainly indicated on exclusive Mix-finder Dial. Easy to see. Easy to set. Automatic and portable. Mixes, mashes, whips, beats, stirs, juices, creams, blends.
IRONMASTER
Heats quicker—stays hotter—irons easier and faster. Lightweight, 3¾ lbs. Has Thumb-tip Heat Regulator in handle. Automatic. Simply dial the fabric to be ironed.
TOASTER
Set it to "pop up" toast or keep it warm 'til wanted. Completely automatic.
Today, more than ever before, women know and appreciate the enduring beauty and dependable service of these lovely Sunbeam appliances. That is because of the lasting satisfaction they are giving in millions of homes. It is this reputation for proven Quality that is behind the nation-wide demand for Sunbeam appliances by those who want only the best. We are making more and more every day, so if your dealer can't take care of you now . . . he will as soon as possible.
WAFFLE BAKER
Makes four 4½" square delicious waffles at one time. Red signal light tells when grids are ready and waffles are done. Completely automatic.
SHAVEMASTER
More power than any other electric razor. Over 30% faster, smoother. Brush-type, self-starting AC-DC motor. Preferred by men who have tried them all.
SUNBEAM CORPORATION (CANADA) LIMITED, TORONTO 9

OTHER PAGE

Nancy at a Fall Fair

By R. A. CLUFF

THE woman with a red hat who had been standing near the betting ring stepped out on the track and requested one of the drivers to take his rat-tailed, wry-necked dromedary to the stables . . "And leave him there."

From where we sat in the grandstand the smell of sizzling hamburgers and hot dogs was very pleasant. Everyone who knew anything about etiquette was eating peanuts. The sun was gratifyingly warm. Nancy, a product of our public school system, observed that old Sol was sending solid.

"You are privileged to see the great David Dillon," I told her as a big light-bay gelding drifted down the track, "a horse that holds this year's 2-year-old record for pacers and has also gone faster than any 3-year-old. He has broken a record of eight years' standing for juvenile pacers, formerly held by the redoubtable Pine Ridge Alex owned by Alex Parsons of London. They say he has been raced in the States against 3-year-olds and has never been beaten. His owner is Russell Miller of Dutton who has a trophy table full of Sheffield Plate platters, any one of them so heavy it would take two men and a butcher's boy to lift it. A little more imagination on the part of the various sponsors would, I suppose, be appreciated. After you've been given a half-dozen silver platters, even a fish tray would seem a useful alternative."

I had to answer a dozen queries at once. The pacers, I pointed out, move both their legs on the same side at the same time. This gait, called the rack or pace, was developed by the practice of hobbling thoroughbreds to keep them from leaping fences. The only natural gait of any horse is the gallop but, in the interests of applied science, let it be here noted that, after generations of intensive breeding of horses trained to pace, a tendency to the gait is inherited and we have what are known as free-legged pacers, those who do not need to wear the hopples.

"And when you start studying biology, Nancy, ask your teacher if this isn't rather what you, with your exquisite diction, might call a slap in the map of the Neo-Darwinians, with their funny theories of chance permutations and combinations of the genes, and a nod of encouragement to the disciples of Jean Baptiste Pierre Antoine de Monnet, Chevalier de Lamarck, who believe that acquired characteristics gained through use of training *can* be inherited. David Dillon's daddy is that famous sire of pacers, Dillon Mc, and another colt of his, Dividend, out of Income, is the champion of the 3-year-old pacers this year."

THE man sitting next to the woman with a baby in her arms had a cold. The way he blew his nose you'd think he was trying to ring the bell; and the baby began to cry. "Hasn't been no crack-ups or spills this race-meet," said the woman. "I guess with this here new starting gate there ain't going to be any"; and the baby started to cry worse than ever. I felt intolerably mean, but there was nothing I could do about it. Fortunately the baby show started just then.

They were propped up, with their mothers in close attendance, on a platform right in front of the grandstand. Nancy adored the little baby with the kewpie curl that seemed too big and real to be true. I had my eye on one with a blue marauder fly on her otherwise perfectly bald and shining pink dome. It appeared that the man sitting next to the woman with a baby in her arms liked the same one I did. "Asleep. she's asleep," he explained.

"A trot is a very fast walk," I said, ignoring what I veritably believe was a snort from the man with the cold. "The trotting horse moves the near front leg and the off hind leg together; so that when a trotter is pushed too hard it breaks, that is to say it commences to gallop. On this account a trotter is always rated a little behind a pacer."

There was no mistake, the man did snort. "Well you can hit me with a dozer if that ain't strictly from hunger." (I could make nothing of this but our public school graduate glibly interpreted.) "Brother" the man went on, "there still ain't nothing catches the eye of a horseman like a good honest high-stepping trotter."

I agreed, hastily. "In fact, I once went all the way to Goshen, N.Y., to see Greyhound, not so much because it was, at the time, a world's champion but because one of my friends, who had seen Mr. Baker's grey gelding in action, used to drop a few hot tears in his toddy whenever he found himself unable adequately to place before me the picture of the trotting marvel coming down the stretch, a picture, he assured me, of tremendous power rhythmically flowing into speed. But we all know that the world's record for the mile, 1.55, is now held by Billy Direct, a pacer recently defunct. And, coming nearer everybody present will remember that it was the side-wheeler, Lorne Lee, owned by Alf. Moore of Sarnia, that won in 2.08 from that fine trotter, Van Riddell, owned and driven by the Hon. Earl Rowe, at the Junior Free For All at Stratford, this summer."

I TRIED to explain to Nancy that, while it is hard to train a thoroughbred to trot, it is not so difficult to train a pacer to trot, so that when the early Americans took an English thoroughbred and bred it to a French Canadian mare and produced a strain of pacers, that turned out to be the founding, not of the pacing dynasty but of the trotting dynasty. The thoroughbred in question never paced nor trotted a step in his life, nor did any of his scions, before he was bred to the Norman mares. One of these sons became the most famous sire in the world; he was called Hambletonian. "That's a curious state of affairs isn't it Nancy, and at this race meeting I suppose. . ."

"This ain't first of all a race meet," said the woman with the baby. "This is first of all a Fall fair." I saw at once what she meant. The oat burners might continue to turn the corners at high speed all afternoon; my thoughts were no longer with them.

When there is a beauty contest going on right before your eyes, any attempt to watch the horses is imperceptible.

"That's the one. The little Polish girl with the black eyes and the figure," said the man, "that's my pick, that's for me."

The women, looking sideways, said the girl the judges picked had the best figure.

"I'd pick her too," sighed the man.

There was always something going on. A running race brought out only two entries. One of them persisted in facing in the wrong direction and it took two extra men to wrestle the big awkward sprawling animal around. The other entry, Nancy and I decided, was what we had come to the fair to see. We both rode anything we could throw a leg over; we had in our time ridden bareback, we had ridden with saddle, we had ridden with both arms around the neck, but we had never seen a rider like this farm boy, who got a mount after a group of willing helpers had shot him into the air several times (very much like Bill the Lizard coming out of the chimney, thought Nancy, who was very much like Alice.) He didn't have the benefit of even a cinch or a surcingle and he sat his horse like an Indian. He was a vaquero, a nomad horseman, a Parthian of the

Out of the Misty Hebrides Into the World of Fashion

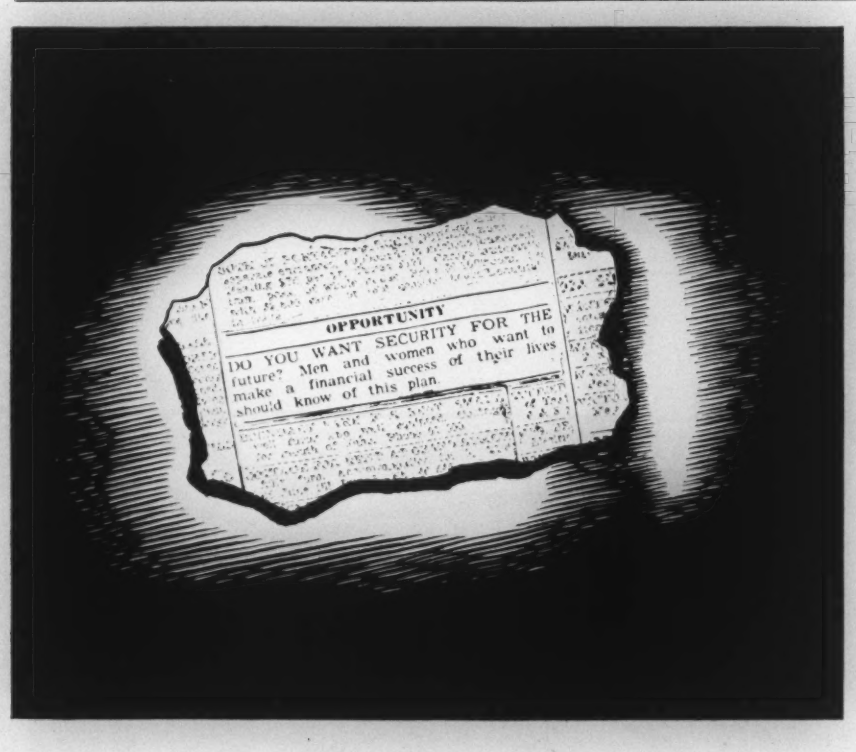
The infinite variety of subtle colourings in Harris Tweed is as much a product of environment as the pure virgin Scottish Wool from which the islanders of the Outer Hebrides weave the cloth . . . on *hand looms* in the immutable traditional way of their ancestors.

Look for the mark on the cloth. Look for the label on the garment.

HARRIS TWEED

Issued by The Harris Tweed Association Ltd.

H.12


OPPORTUNITY
DO YOU WANT SECURITY FOR THE future? Men and women who want to make a financial success of their lives should know of this plan.

This is a "Want" Advertisement

It's about your wants . . . your aims in life . . . your ambitions for the future.

Every man and woman has some special hope or ambition. Some wish to travel . . . others to give their child a university education . . . still others want freedom from financial worry when the day comes they want to stop working.

You can achieve whatever you want by following the "Living Protection" plan of Investors Syndicate of Canada Limited. This proven method enables you to accumulate $2,500, $10,000, $25,000 or more over a period of ten, fifteen or twenty years by systematically setting aside a small portion of your income now. Under this plan of "Living Protection" your savings may be withdrawn either as a lump sum or in annuity payments.

The earlier in life you start the more benefit you derive from the effect of compound interest upon your savings.

Thousands of Canadians have found "Living Protection" the easy way to achieve what they want. *With it you can build a plan to your own specifications.*

Ask our representative to explain the "Living Protection" plan. Or write for complete details.

Investors Syndicate of Canada Ltd.,
Donald & Ellice,
Winnipeg, Man.
Please send me information on your "Living Protection" plan. My age is.....

Name .....

Address .....

(8N)

INVESTORS SYNDICATE
OF CANADA LIMITED

LIVING PROTECTION . . . *Everyman's Road to Financial Security*

THE BEST BACKGROUND A MAN CAN HAVE — ADEQUATE INSURANCE

Protection WHERE NEEDED!

One man's possessions differ from another man's. You may be a family man owning your own home, driving your own car. Your neighbor on the corner drives a car, too—but he and his wife are childless and live in a rented apartment.

Each of you are faced with the possibility of loss from a multitude of hazards. Fire may threaten your home. Your neighbor might suffer a burglary. To a certain extent, each of you risk comparable hazards—but there are risks *you* run and risks *he* runs which are different.

That's where your Norwich Union agent comes in. It's his job to determine what is *adequate insurance* for you . . . and what is *adequate insurance* for your neighbor. Before *you* insure, see the Norwich Union agent.

How much protection does *your* family need?

How much would it cost to complete the education of your children? How much money would your wife need to run your home? They're not problems today —but they may be *desperate* problems some day. Let your Norwich Union Life agent help you anticipate these problems by working out a program of *adequate insurance* now.

Splendid opportunities available for Life Managers and Representatives in various parts of Canada.

Norwich Cathedral

NORWICH UNION
Insurance Societies

1797 Our Hundred and Fiftieth Year 1947

WRITING ALL CLASSES OF INSURANCE INCLUDING LIFE

Head Office for Canada • 12 Wellington Street East, Toronto

74

THE BEST BACKGROUND A MAN CAN HAVE — ADEQUATE INSURANCE

ROGER & GALLET

Salute to Beauty

Sachet (Dry Perfume) in assorted fragrances.

Roger & Gallet Sachet does double duty! Their rare scents hint of excitement, love and beauty. You'll like it because it's lasting . . .

PARIS — LONDON — SYDNEY — BUENOS AIRES — NEW YORK

General Agent for Canada, J. Alfred Ouimet, 84 St. Paul St. E., Montreal

"Rippletone" Feather Edge Stationery

Snowdrop Vellum and Exclusive Linen are perfect Christmas gifts for your most fastidious friends.

NATIONAL PAPER GOODS LIMITED

HAMILTON ONTARIO

BRANCHES FROM COAST TO COAST

plains. He sat as if he were moulded in the saddle; he rode, if you insist, like a centaur, though I never understood how a centaur could ride at all.

There was a clown carrying an umbrella with bare ribs (because all ceilings had been removed) who escorted puzzled old ladies to their seats to the great delight of the old gaffers who tagged along behind and waved to their many vociferous friends. There was Don Amato, the Human Seal, who balanced a plate and bottle on his nose, "a little trick," said the announcer, "which Don Amato picked up in the beer gardens of Vienna." The man with a cold, encouraged by the admiring applause of the woman with the baby, which would be heard occasionally when his own uproar subsided, said he could pick up lots of little tricks in any beer garden.

We saw the most beautiful team of carriage horses, shown by Doc. Foster of Galt, mouse-colored I called them and Nancy said they were milk chocolate, with green ribbon braided in their manes. If you think the breed of carriage horses is dying out in Ontario you should have seen those fine upstanding road teams and gentlemen roadsters, with speed in their lines too; Wallace Munro of Embro won the speed trial in one minute, seven seconds for the half-mile. Then there were the heavy draught horses, 1500 lbs. and over; the massive melancholy Belgian, about 17 hands high and weighing sometimes as much as 2500 lbs.; the gay Clydesdale with its arched neck and white-spatted legs, swinging down the track like a Scottish sergeant-major; the Percheron, our favorite, a cross of the Flemish and Arab strains and more refined, more shapely and generally a better trotter than the others.

NANCY was fascinated. The white and red Hereford cattle and the magnificent pure white Shorthorn bull did not interest her; it would have taken the black bull of Norway, itself, to have broken the spell. We bought half a watermelon so large I wondered however the boys managed nowadays; you couldn't run far with one of those things. We were surprised to learn they were grown not in the fruitful Leamington district, but nearer home on the east side of St. Thomas. We picked up some big luscious Bonny Best tomatoes, a 15-quart basket for 65c which Nancy said was a bargain. But as we drove home through fields of rustling corn on one hand and fields of waving goldenrod on the other, she told me about Florimell and Britomart and Una and the Red Cross Knight. "And these heavyweights were what they rode, no fooling. They had to be heavy to bear up under those iron suits and shields and steady spear and trenchant sword, and then the horse's own armor. 'A gentle knight was pricking on the plain.' Another glimpse through the magic casements and 'A lovely lady rode him fair beside, Upon a lowly ass'." Nancy climbed down again with a look on her face. "You know, when you think of him on one of those big slow boys, a Shire or a Belgian, and her on a lowly palfrey beside him . . . you know something?"

"Now, Nancy; no!" for I knew all her ways.

"If you want to look at it straight, they must have made a gruesome twosome", said Nancy.

• •

PROGRESS

I TOLD him Santa was a myth—
Progressive I must be.
The spirit of the thing is true,
I added. He was three.

The gifts are from the friends we love,
You understand me, dear?
The small head nodded solemnly
So everything was clear.

But in the morning (4 a.m.)
A little lad was seen
Untying parcels; then he cried—
"Your Christmas Spirit's been!"

MARGERY CAPITHORNE

THE WARNING

IN THE hollow where you go,
Unicorn, oh unicorn,
Sun has melted the last snow;
It lies in little pools that you will leap
Lightly, lightly, unicorn.
Not the flowers that still sleep
Will be wakened by your feet,
Will be troubled as you go,
Oh unicorn;
Not a creature that you meet
Will be startled by your feet.
Lighter than the wind and fleeter,
Softer than the earth and sweeter,
Falls your footfall in the sweep
Of an arched and silver bow,
Oh unicorn.

But the wash of the brook water on the stones,
Oh unicorn,
Makes a little noise that moans
Round the shining stepping stones,
And the cold and careless flow
Gives you warning as you go—
Bend your proud and splendid horn
And watch your step, oh unicorn.

It might be a wind would blow
From beyond the guarding steep,
From beyond the woods that sleep,
From beyond the place you know,
With confusion for your feet,
Oh unicorn.
Sharper than a shaft and longer,
Swifter than your feet and stronger,
And the cold, caressing flow
Of the water sing to meet
Beauty fallen from the stones.

Hear the wind, oh unicorn,
Listen for the sounds that creep
And the murmuring undertones;
Listen for the hidden feet
Where the far-off armies go.
Bend your head and bend your horn,
And be light upon your feet,
And be wary on the stones,
Unicorn, oh unicorn.

FLORENCE MARTHA BREWSTER

THE LONELY HEART

THE lonely heart perceives
The falling of the leaf;
Finds in the spiralled fall
An echo of its grief.
Yet only the lonely heart
Once its love arrives,
Can know the Spring's full joy,
And how the spirit thrives
And blooms like any bough,
Carols like any bird,
Once love has laid on the sill
Its first, shy, tremulous word!

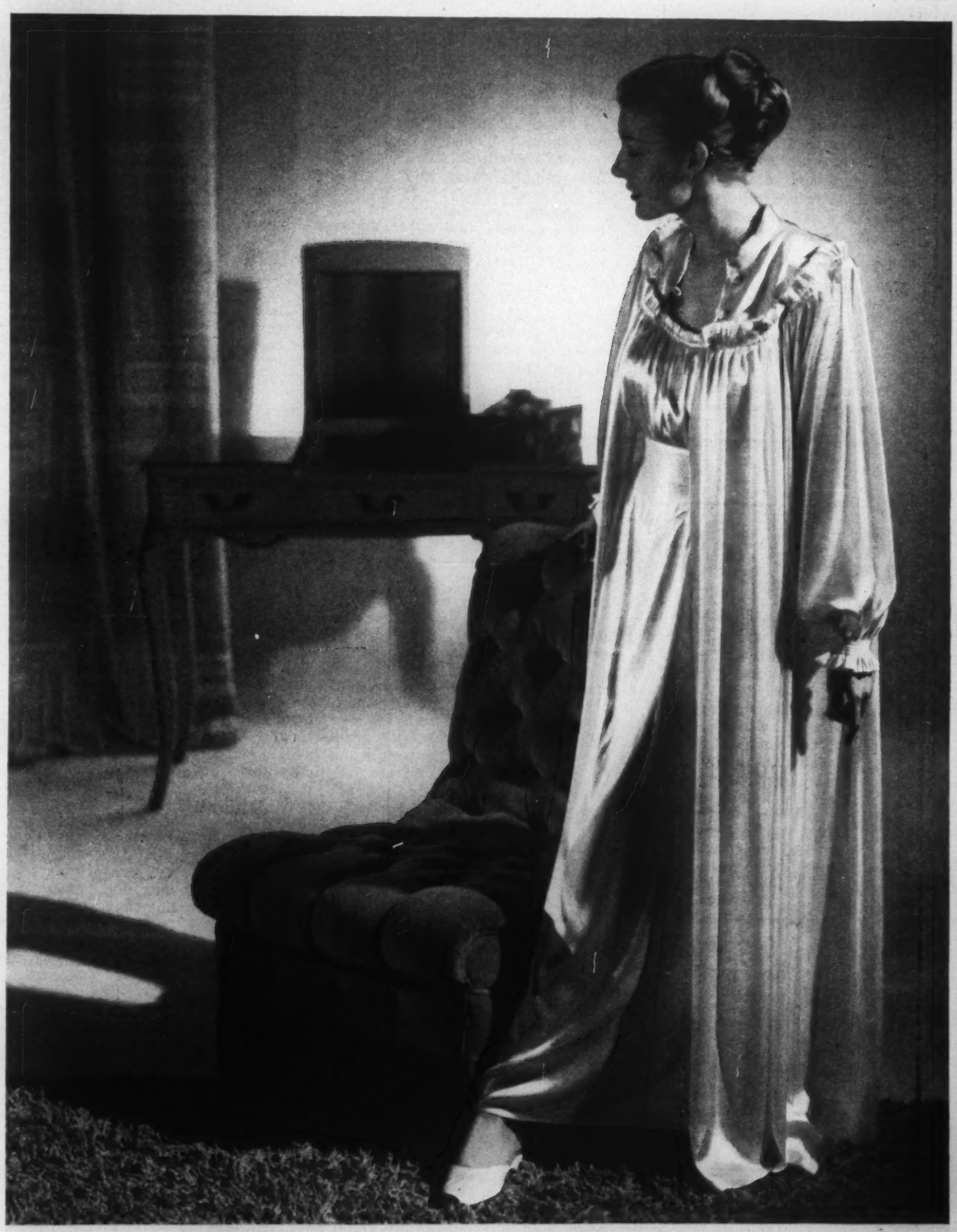
PAULINE HAVARD

• •

NOTE ON HARMONY

FOR unalloyed domestic delight,
When a quarrel threatens, stop
And make quite sure that you are right—
Then let the matter drop!

MAY RICHSTONE



Lovely awakening for a Christmas Sleeping Beauty. She'll look like a drifting dream in your gift of a mandarin-mannered peignoir and matching nightie of rich rayon satin.

Representative of the lingerie fit for a princess at EATON'S

Britain's Bulk Buying Promotes Extortion

By JOHN L. MARSTON

Saturday Night's Financial Correspondent in London.

Critics of the British Government's bulk buying policy claim that this system makes it easy for bulk sellers of food and raw materials in world markets to get ridiculously high prices for their goods. Furthermore, in some cases it is not the actual producers who benefit by these inflated prices but their governments, so that incentive to produce more is lacking.

If a European buying organization, flexible and efficient in its working, could be formed to play a more subtle and aloof game with seller countries, the buying nations would not be at such an obvious disadvantage. If not, however, a return to private buying in the near future is essential, says Mr. Marston.

London.

FEW of the policies adopted by the British Government have aroused so much antagonism from businessmen as bulk purchase. For the ordinary political critic, the buying of raw materials and foodstuffs in bulk by Government agency and on Government initiative has nothing like the stature of the nationalization of industry as an Aunt Sally, but because nationalization in Britain has not yet proceeded very far, and is showing signs of slowing down very considerably, bulk buying, which has gone a long way and which shows no sign of yielding place to individual commercial operations by private interests, attracts a more serious form of opposition.

The criticism of bulk buying divides itself, as most criticism does, into two broad groups. There is the criticism which is ill-informed and which, resting its case upon matters of principle to the neglect of the hard facts of the position, is largely irrelevant. The other criticism is empirical, concerned with the actual facts of bulk buying, and it has lately developed a new cogency.

Speaking as chairman of Lever Brothers and Unilever at the company's annual meeting in September, Mr. Geoffrey Heyworth made the point that European countries compete against one another in such items as oils and fats, and that the effect of their negotiations is to make the position of the bulk seller of food and raw materials extremely comfortable.

Mr. Heyworth estimated that Britain "pays for the last 10 per cent of its oils and fats, excluding linseed oil, more than three times the price of the remaining 90 per cent," while European governments "are paying in some markets seven or eight times the pre-war level for oils and fats."

Even with the present difficult supply position that is an unjustifiable inflation, and Mr. Heyworth had a double-bladed solution for it. The first is that the Government, like any other buyer, should take the risk of smaller supplies in an attempt to break high prices, and the second is that there should be cooperation between European governments in placing their orders.

Incompetence, Greed

There is no doubt that, however the position is viewed statistically, the present price of many world commodities which are the subject of bulk buying and selling are partly the product of incompetence on the one side and greed on the other, and any manoeuvre which did not threaten essential supplies and that effectively reduced the bargaining power of the selling governments would be altogether a favorable thing.

The breaking of the power of the seller would, in fact, only be unfavorable if it imposed a definite hardship upon the individual producers, but the fact is that the producers do not receive their fair share of the high prices.

The bulk selling organization of

(*Continued on next page*)

Groundnut Scheme Under Way

Account of progress in the East African groundnut scheme has been given by Britain's Food Minister. A fair tonnage of nuts for use in margarine, salad oils and soap will be available next spring, but production for world markets will not be sufficient until 1949. This plan to relieve world oil and fat shortage by growing groundnuts on 3¼ million acres in Tanganyika, N. Rhodesia and Kenya has been called the most important act of government in history of British tropical Africa. Land is being divided into 107 units of 49 sq. miles each. The official Overseas Food Corp. with a capital of £50,000,000 will control the scheme but Treasury expenditure will not exceed £25,500,000. Pictures show (1) survey work for a deep water harbor at Mikindani, Tanganyika; (2) and (3) experimental plot and temporary camp for Europeans at Kongwa.

THE BUSINESS ANGLE

Can We Get Back on the Road?

By P. M. RICHARDS

THE people of Canada, said Mr. King from London last week, "are unfortunately compelled to take a sharp detour over what I fear we shall find to be rough and difficult ground." He referred, of course, to Mr. Abbott's import bans and restrictions and Mr. Howe's economic controllership. There will be no doubt in the minds of informed Canadians regarding the necessity for a detour — Canada clearly had to find new means of payment for its imports from the United States or sharply cut down those imports—but not everyone will approve of the route chosen. This detour looks suspiciously like the roads taken by all the European countries which are now holding out their hands for aid from North America. Admittedly, those countries suffered much more from the war than we did, but it seems to be plain enough that their slowness in recovery is attributable in no small degree to the destruction of individual initiative by government planning and direction.

Now we are to be regimented economically. Whether a Canadian businessman can do this or that, whether he can obtain the equipment or materials to expand his enterprise or launch a new one, will depend upon the say-so of a government official. It would be easier to be optimistic if there were not so many examples of the results of this system elsewhere. But perhaps we shall be luckier in our business government by bureaucracy.

Control for How Long?

How long will this government direction of business continue? Mr. Howe suggests it may be only a few months. Actually the government will only be getting its controls into working order (if it is lucky) by that time. If the controls are not going well, the tendency then will not be to relinquish them but to intensify them. This has been the experience to date in England. When national socialism has failed to deliver the results hoped for, the procedure has always been to increase the dose.

This column thinks it is a good thing that we should have to get along without most of the consumer goods we buy from the United States, if the result is that we produce those goods in Canada reasonably economically. That is, if we can do so at no great additional cost and particularly without switching labor and productive equipment from employment more suited to our resources and development. We've been hewers of wood and drawers of water for others long enough, and can't continue to be so if we're to pay the wages our labor is demanding.

But unless we produce the wanted goods ourselves, with reasonable efficiency, the banning of imports from the U.S. will make serious trouble for us by lowering our standard of living *vis-à-vis* the United States. One of our chief troubles has always been our constant loss of population to the United States; the outflow is particularly heavy at the present time. It's not much use bringing in immigrants if three out of four are eventually going to move across the border.

This Task More Difficult

Mr. Howe served his country well as Minister of Munitions and Supply, and showed tact and power in "pressuring" industrialists into conforming with the national war program. He has done good work as Minister of Reconstruction. But that kind of task is easier in war than in peace. In war there's an objective which everyone accepts; in peacetime there are as many differences of opinion as there are people.

It will be Mr. Howe's new task to direct Canadian production and especially Canadian exports in the direction where it will do the Canadian economy the most good (in particular, produce U.S. dollars) and control the importation of industrial machinery and equipment and materials which are big consumers of Canada's scant supply of U.S. exchange. It will be up to him to prohibit the importation of capital equipment from the U.S. if, in his opinion, it is not essential, and to try to devise Canadian sources of supply, as far as possible, of materials which now come from south of the border. He will pay especial attention to the Canadian branches of U.S. firms. It is hoped that many which have been only assembly plants will now manufacture in this country.

Mr. Howe, obviously, is taking on a very heavy burden and is entitled to receive our sympathy and loyal cooperation. Since an economic dictator, no matter how good his intentions, can scarcely fail to make enemies, it should be remembered that Mr. Howe has often expressed himself personally as being strongly opposed to regimentation of any kind. He believes that freedom of enterprise makes for the most productive economy. But Canada's present financial emergency, which the measures announced last week are intended to relieve, does not result from lack of production, but simply from lack of vitally-necessary United States dollars. Something had to be done.

But is this the right step? What about the U.S. dollars Canada is to receive on the European Recovery Program? May not these dollars be sufficient to permit less drastic action?

(*Continued from page* 34)

the Argentine has secured for wheat roughly double the highest price reached by this commodity in the inter-war period, for maize it gets a price three times the pre-war peak, while in linseed the peak has been quadrupled. But the Argentine farmer has been getting no more than half the prices received by the Argentine Government.

This is a state of affairs with the most profoundly disturbing implications. The one virtue of inflated prices is that they normally stimulate production and, by adding to world supplies, bring about their own correction. If the selling governments pocket a large share of the prices received and pass on only the necessary residue to the producer there is no incentive for production to be increased. The Government itself, assured of its own supplies, certainly will not encourage an expansion in output to knock the bottom out of a very profitable racket.

Subsidies Hide Facts

A rather similar inhibition operates in the field of demand. The British consumer, from whose eyes the hard facts of the world are concealed by the food subsidies, pays for many commodities only half the price paid by the British Government. The natural dampening effect of inflated prices on consumption therefore does not operate and, while it is a good thing that it does not operate in the foods and commodities essential for life, it is wholly bad in the relatively inessential ranges where subsidies also operate.

From the particularly British point of view there is another case, which has recently been repeated with force by the British Federation of Commodity and Allied Trade Associations, an organization which represents British commodity trade interests. After relating the familiar argument that Government bulk purchasing promotes scarcity, high prices, poor quality and uncertain delivery and adds enormously to the burden of subsidies, the Federation notes the loss of foreign exchange occasioned by the suppression of free markets.

It urges that an independent and impartial committee of enquiry should be appointed to review existing buying methods and consider alternative ones. It may be that Britain's desperate need for foreign exchange now tends to give an exaggerated importance to claims for the restoration of free markets, but the argument would at any time have considerable validity.

Clumsiness

The position is finally reached, however, where, apart from some interested views, the objection to bulk purchase rests upon the present clumsiness of its implementation and upon the opportunity which it gives to supplier governments to hold up a hungry world to ransom.

If, therefore, some way could be discovered of correcting the system of bulk purchase so that it did not inflate prices or lower standards of quality or prevent the natural expression in production and consumption of the price factor, there would be no complaint about it. The difficult question is whether bulk purchase by its nature must involve these fundamental disadvantages, or whether they owe simply to practical deficiencies in its working.

About this there can be no certainty, but it is possible to be quite definite on one or two points. It is quite sure that world prices have been moved against consumer nations by the clumsiness of the approach of buying governments and by their competitive bidding one against the other.

What is required here is, firstly, concealment of intention in the best mercantile tradition so that the seller does not see the buyer coming a mile off, and, secondly, cooperation between the buyers so that they are not rivals at the auction.

Both these birds might be killed with one stone by the establishment of the sort of general European buying organization which Mr. Heyworth had in mind. If, in addition to being cooperative, it could be made subtle and flexible in its procedure it would open up the citadel of those selling governments whose tidy plans of profit have so far been inviolate.

Failing such an organization, it might be possible for bulk purchase to disguise its operations by the employment of private interests for the implementation of Government purchasing on a scale sufficiently wide and with a freedom sufficiently genuine to cover its tracks.

If it should not prove possible for either of these methods to be adopted, then the claim of those who are now pressing hard for the return of trade in food and raw materials to private interests will be hard to resist by any government for which the welfare not only of its own people but of the world at large is a first consideration.

NEWS OF THE MINES

Gold Mining Industry Awaiting Clarification of Ottawa Aid

By JOHN M. GRANT

OTTAWA'S recently announced plan to increase Canadian gold production, which for some time has been running at only about half of the peak figure established in 1941 has met with a mixed reception on the part of the gold mining interests. The assistance proposed is to take the form of payment to the extent of $7 a fine ounce towards the cost of production in excess of that in the year ending last June 30. While the bonus may prove attractive to new mines, those able to reopen, and others where expansion is underway, it appears extremely doubtful if it will mean any substantial increase in gold output as the situation stands at present. It will help some, but it will be necessary for present gold producers to double production to secure even the 1945 price of $38.50 per ounce for the overall output. What is needed and was expected is aid on the Dominion's entire gold production, help that would provide incentive for a much enlarged output.

In the program announced by Finance Minister Abbott, little inducement is found for the big, old-established producers to turn out more gold under prevailing conditions, and it is questionable if it would be economically possible for some to boost output just now, if they wanted to. The lowered price for gold, along with the big rise in costs, has drastically reduced development. Labor is not available and it is claimed the three-year period of the cost-bonus is not sufficiently long, as expansion of development, which takes time, would be essential before most of the old gold mines could step-up tonnage. Fears of mine officials that wage advances would be sought following the offer of a bonus on the lifting of production has already been realized. From Kirkland Lake has come word that a demand would be made for an immediate 22 cents an hour wage increase for the entire industry. It is estimated that to meet a wage increase of 10 cents an hour would absorb all the bonus paid to the average gold mine through a 25% increase in output. The first reactions to the new deal were optimistic and gold stocks generally climbed smartly under enthusiastic public buying. The early impression, however, faded under a closer and more detailed study of the plan and the result was a wide slump in prices. Clarification of the proposal will have to be provided before the industry can fully pass judgment and the intention of the Finance Minister is to disclose and explain details to Parliament when it meets next month. It is understood representatives of the mining industry will be consulted before Finance Minister Abbott presents the final measure to assist in speeding up the production of gold.

(*Continued on Page* 39)

The Wawanesa
Mutual Insurance Company
ORGANIZED IN 1896
Admitted Assets $6,784,348.81
Surplus - - - - - - 3,180,060.58
Write for Financial Statement
Head Office WAWANESA Man.
Eastern Office TORONTO Ont.
Branches at Vancouver, Saskatoon
Winnipeg and Montreal

BANK OF MONTREAL

Founded in 1817

CONDENSED GENERAL STATEMENT

October 31st, 1947

ASSETS

Cash on hand and due from banks and bankers	$ 236,743,414.64
Notes of and cheques on other banks	103,721,668.70
Government and Other Public Securities (not exceeding market value)	957,888,826.81
Other Bonds, Debentures and Stocks (not exceeding market value)	96,866,538.42
Call Loans	36,807,209.71
	$1,432,027,658.28
Commercial and Other Loans	421,704,063.46
Bank Premises	13,276,623.00
Customers' Liability under Acceptances and Letters of Credit (as per contra)	27,290,956.97
Other Assets	4,106,003.48
	$1,898,405,305.19

LIABILITIES

Notes of the Bank in Circulation		$ 4,783,548.00
Deposits		1,783,441,647.31
Acceptances and Letters of Credit Outstanding		27,290,956.97
Other Liabilities		1,809,581.81
Capital	$36,000,000.00	
Rest or Reserve Fund	44,000,000.00	
Undivided Profits	1,079,571.10	81,079,571.10
		$1,898,405,305.19

PROFIT AND LOSS ACCOUNT

Profits for the year ended October 31st, 1947, after making provision of $584,132.62 for Depreciation of Bank Premises, Furniture and Equipment and an appropriation to Contingency Reserves, out of which full provision for Bad and Doubtful Debts has been made	$ 9,579,285.29
Provision for Dominion Income and Excess Profits Taxes, and Provincial Taxes	4,156,000.00
Leaving a Net Profit of	$ 5,423,285.29
Of this amount shareholders received or will receive	3,600,000.00
Amount carried forward	$ 1,823,285.29
Balance of Profit and Loss Account October 31st, 1946	1,256,285.81
	$ 3,079,571.10
Transferred to Rest or Reserve Fund	2,000,000.00
Balance of Profit and Loss Account October 31st, 1947	$ 1,079,571.10

GEORGE W. SPINNEY
President

B. C. GARDNER
General Manager

BOARD OF DIRECTORS

Honorary President
HUNTLY R. DRUMMOND

President
GEORGE W. SPINNEY, C.M.G.

Vice-Presidents
MAJ.-GEN. THE HON. S. C. MEWBURN, C.M.G.
CHARLES F. SISE
B. C. GARDNER, M.C.

ROSS H. McMASTER
NORMAN J. DAWES
W. SANFORD EVANS
W. G. MURRIN
LOUIS L. LANG
L. J. BELNAP
G. BLAIR GORDON
H. W. MOLSON
THE HON. CHARLES A. DUNNING, P.C.
ROBERT A. LAIDLAW
R. G. IVEY, K.C.
J. V. R. PORTEOUS
JOHN A. MacAULAY, K.C.
GORDON C. LEITCH, C.B.E.
C. G. HEWARD, K.C.
D'ALTON C. COLEMAN, C.M.G.
G. E. BARBOUR
THE HON. LUCIEN MORAUD, K.C.
J. A. HUMBIRD
R. C. BERKINSHAW, C.B.E.
HENRY G. BIRKS
CHARLES J. BURCHELL, K.C.

General Manager
B. C. GARDNER, M.C.

The Bank of Montreal spans Canada with more than 500 branches; offices also in London, New York, Chicago, San Francisco and in Newfoundland.

"MY BANK" TO A MILLION CANADIANS B of M

WORKING WITH CANADIANS IN EVERY WALK OF LIFE FOR 130 YEARS

GOVERNMENT
AND
CORPORATION
SECURITIES

Enquiries Invited

A. E. AMES & CO.
LIMITED
Business Established 1889

Toronto, Montreal, Winnipeg, Vancouver, Victoria, New York, London, Eng

And still more

POWER

The SHAWINIGAN WATER AND POWER COMPANY has doubled its capacity and power sales during the past twenty years. Now it is engaged in a further 38 million dollar expansion and construction program to meet the steadily-growing power demands of the communities and industries it serves.

The present Preferred Stock issue — largest ever offered in Canada — will cover half the cost of this program; the balance will be financed out of earnings and other resources of the company.

In each of the past 20 years, earnings have always been more than twice dividend requirements on the new Preferred Shares; and in 1946 were approximately 4 times these requirements. Dividends on Common Shares of the company have been paid regularly for the past forty years.

We as principals recommend
THE SHAWINIGAN WATER AND POWER COMPANY
4% Cumulative Redeemable Preferred Shares
(Par Value $50 per Share)
PRICE AT MARKET
Yielding Approximately 4.10%

DOMINION SECURITIES
CORPN. LIMITED
Underwriters and Distributors of Investment Securities Since 1901
TORONTO MONTREAL WINNIPEG VANCOUVER NEW YORK LONDON, ENG.
Toronto, Canada

Clarkson, Gordon & Co.
CHARTERED ACCOUNTANTS
Toronto • Montreal • Hamilton • Winnipeg • Vancouver
E. R. C. CLARKSON & SONS
Authorized Trustees and Receivers
15 WELLINGTON ST. WEST • TORONTO

ADVERTISING MAN

Large national manufacturer has attractive opening for qualified advertising man experienced in industrial advertising. Engineering training or field experience in mining advantageous. Please state age, experience and salary desired. Replies strictly confidential. Present staff notified. Box 95 Saturday Night.

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

K. G. D., Brantford, Ont. — DOMINION STORES LTD. will pay a dividend of 37½ cents per share on the common stock payable Dec. 15 to shareholders of record Nov. 17. Indicative of an annual dividend rate of $1.50, latest quarterly payment brings 1947 total to $1.35 per share as compared with $1.02½ paid the previous year. The company has steadily increased its dividend rate since 1943 when a total of 40 cents per share was disbursed. The quarterly rate was raised to 15 cents in December, 1944, then to 20 cents in December of the following year. With the June, 1946, payment of 25 cents per share and the payment of an extra 7½ cents per share in December of last year, followed by regular payments of 37½ cents quarterly, the dividend rate was increased to $1.30. Earnings per share for year ended March 22, 1947, amounted to $2.46, compared with $1.55 including refundable taxes in 1945-46.

S.J.L., Halifax, N.S.—Arrangements have been completed, I am informed, by EL SOL GOLD MINES with Louvicourt Goldfield Corporation whereby the latter will drive a crosscut at the 1,125-foot level into El Sol ground, and carry out sufficient exploratory work therein to determine ore possibilities. Louvicourt is deepening its shaft to 1,125 feet and this is expected to be completed early in January following which the drive will get underway. The crosscut should, officials anticipate, reach its objective in about eight months. Consideration is being given to the possibility of sinking a shallow prospect shaft on the El Sol-Valdora Mines boundary line, approximately 1,800 feet south of the north zone. Exploration of the El Sol property has been in continuous progress for 15 months and to the end of September, 1947, $105,409 has been expended on exploration and development. The company in that time received approximately $150,000 from the sale of its stock. With the completion of Hole 10-Z, the northern ore zone, which is believed to be the extension of the Louvicourt ore structure, has now been proven for a length of 1,000 feet along the east-west strike. An intersection in Hole 10-Z, cut between 208 and 209 feet, returned $51.80 gold per ton. In 10 vertical holes drilled in this section, values of ore grade width are reported disclosed in every hole. It is not considered necessary to do any further drilling in this area which will be explored by the crosscut from Louvicourt workings. In the El Sol-Valdora area some 30 holes have been

The Stock Appraiser

By W. GRANT THOMSON

SUCCESSFUL investment depends on knowing two things: (1) What to buy (or sell) (2) When to buy (or sell). The Stock Appraiser—a study of Canadian stock habits—answers the first question. An Investment Formula provides a definite plan for the second.

All active and well distributed stocks (with a few minor exceptions) advance or decline with the Averages. The better grade investment stocks do not normally move as fast as the averages, while on the other hand the very speculative issues have a relative velocity more than twice or three times as great.

The STOCK APPRAISER divides stocks into three Groups according to their normal velocity in relation to the Averages.

The Factors affecting the longer term movements of a company's shares are ascertained from a study of their normal habits. Predominant Factors are shown as:

GROUP "A"—Investment Stocks
GROUP "B"—Speculative Investments
GROUP "C"—Speculations

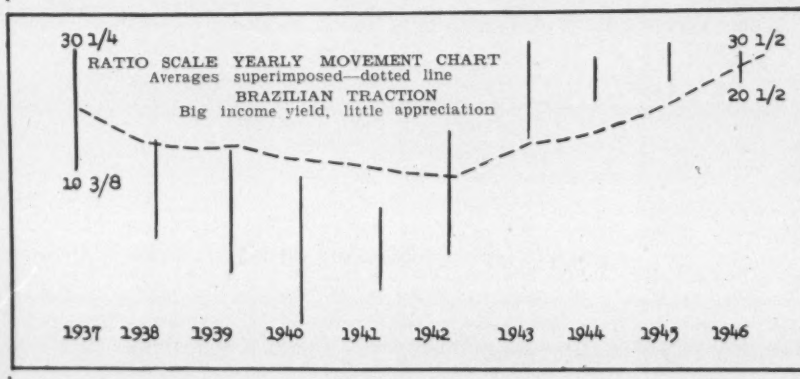
1. FAVORABLE
2. AVERAGE or
3. UNATTRACTIVE

A stock rated as Favorable has considerably more attraction than one with a lower rating, but it is imperative that purchases be made, even of stocks rated Favorable, with due regard to timing because few stocks will go against the trend of the Averages.

The Investment Index is the average yield of all stocks expressed as a percentage of the yield of any stock, thus showing at a glance the relative investment value placed on it by the "bloodless verdict of the market-place."

BRAZILIAN TRACTION LIGHT & POWER CO. LTD.

			Averages	Brazilian
Price, 31 Oct. 47 - $21.12				
Yield - - 9.5%		**Last 1 month**	**Up .8%**	**Down 2.2%**
Group - - - "B"		**Last 12 months**	**Down 1.7%**	**Down 3.3%**
Investment Index - - 52		**1942-46 range**	**Up 160.0%**	**Up 360.7%**
Rating - - Below Average		**1946-47 range**	**Down 23.1%**	**Down 34.4%**



SUMMARY:—It is always easy for an analyst to hedge when answering a direct question.

"What should I do with such and such a stock?" Often, a direct and simple statement that "we do not know what you should do" is the best answer. Recently, in an usually well informed financial publication it was noticed that advice on Brazilian included "hold" and "sell" in the same issue in answer to two separate queries.

While it is quite true that Brazilian affords a most satisfactory income, particularly if the shares were bought at a lower figure than now exists, there does not appear any likelihood that dividends will soon be increased, and as it has always sold on a high yield basis, there seems little likelihood of more than moderate appreciation in the price of the shares.

A study of its relative velocity and of its investment index suggests a rating slightly below average, and despite the growth of its properties and services it does not presently appear that it can be classed as a growth stock. Its chief attraction lies in the high yield; while it would doubtless share in any general market advance there appear to be other more attractive issues nearer home. Perhaps the opinion expressed in the first paragraph is right—hold, and sell if a good advance comes.

J. P. LANGLEY & CO.
C. P. ROBERTS, F.C.A.
Chartered Accountants
Toronto Kirkland Lake

SAVE
REGULARLY

It is regular saving that counts. A Savings Account with the Canada Permanent will help. You can make payments by cheque. Your deposits earn 2%. You have a fund always available to meet obligations and emergencies. You feel *secure*.

CANADA PERMANENT
Mortgage Corporation
Head Office: 320 Bay St., Toronto
Assets Exceed $73,000,000

Commission Brokers in LISTED and UNLISTED INDUSTRIAL and MINING STOCKS
S. R. Mackellar & Co.
Established 1926
Members The Toronto Stock Exchange
27 Melinda St. Toronto 1

Sicks'
BREWERIES
LIMITED

DIVIDEND NOTICE

NOTICE IS HEREBY GIVEN that a Year-end Dividend (No. 74) of 25 cents per share on the No Par Value Common shares of the Company, issued and outstanding, has been declared payable on the 26th day of December, 1947, to Shareholders of record at the close of business on the 27th day of November, 1947.

By Order of the Board,
I. N. WILSON,
Comptroller

CALGARY, Alberta,
November 21st, 1947.

FOR
FRIENDLY
UP-TO-DATE
INTERESTED
SERVICE
in
FIRE and CASUALTY
INSURANCE
The CANADIAN FIRE INSURANCE COMPANY
The CANADIAN INDEMNITY COMPANY
HEAD OFFICE WINNIPEG

drilled by the two companies, which returned appreciable gold values over an east-west length of 1,000 feet, equally divided between the two companies. The geological structure in this particular area is so complicated that it has been impossible to correlate diamond drill results. Shaft cost in this area would be equally shared by El Sol and Valdora.

W. L. A., Toronto , Ont.—Record volume of business of the J. F. HARTZ CO., LTD., is continuing and sales for the six months ended June 30 registered a marked increase over the corresponding period of 1946. The improvement in volume has pretty well offset the substantial rise in operating costs, with the result that earnings are being well maintained at the previous year's level, which was the best in the company's history. Difficulties in securing merchandise supplies continue to exist and metal and sheet metal are especially in short supply. Demand for the company's products far exceeds available output and every effort is being made to secure materials and merchandise.

T.E.B., Fergus, Ont.—Yes, STADACONA MINES (1944) is proceeding with a program of expansion. The shaft is to be deepened to 3,200 feet from the present 2,718 feet and I understand this work commenced in September. The intention is ultimately to carry the shaft to 4,000 feet and a new hoist, capable of carrying operations to that depth, is being purchased. Excavation for the new hoist foundation was underway at last report. Dollar parity last year was a severe blow to Stadacona, like other marginal grade operations. In spite of the loss of the premium, however, a net profit of $67,146 was shown in 1946. A number of good lengths of ore grading $10 have been disclosed in development work below the 2,000-foot horizon and this has aroused some hope that the property will develop into a medium-grade producer. Output for the first nine months of the current year was $611,920 from 100,306 tons, an average of $6.10 per ton, compared with $612,341 from 93,158 tons, an average of $6.57 in the like period last year. In September, production was $68,899 from 11,344 tons of ore, an average of $6.07 per ton. Operating costs in September were $4.80 per ton, as against an average of $4.97 for 1947 to date. Operating profit was $1.21 per ton, as compared with an average of $1.11 for the first nine months of the current year.

W. E. R., Saint John, N.B.—I understand that a mill of at least 300 tons daily capacity has been recommended for DICKENSON RED LAKE MINES. It is difficult as yet to make estimates of proven tonnage and this awaits more raising and inter-level drilling. A preliminary estimate for the block of ground developed around the shaft is that 300,000 tons grading $9.10 has been reasonably indicated to a depth of 500 feet. Of this estimate about 177,000 tons has already been partially outlined and will be increased as the lower level development expands. The block of ground from which this rough estimate is made has not yet been completely explored. Surface drilling indicated seven parallel silicified zones striking northwest-southeast with a south dip in the shaft area and three zones by the Campbell boundary, which are extensions from that property. The recent sale of $350,000 of the company's five per cent bonds put $316,750 in the treasury, which should finance the company to the stage where production plans can be worked out. It is possible that rather than issue more of the company's authorized $1,500,000 5% bonds the directors may secure a bank loan to defray mill construction costs.

G.F.B., Sherbrooke, Que.—I understand underground development on the 1,775 and 2,025-foot horizons at BIDGOOD KIRKLAND GOLD MINES, in the eastern Kirkland Lake area, since the beginning of the current year has indicated sufficient ore to keep the mill running for a year and a half, and the ore being developed is showing better than average mine grade. Production of $287,848 from 21,607 ton for the first nine months of 1947 was approximately $67,000 greater than for the 1946 period, when 20,763 tons were treated, due to the improved grade. Average per ton in the first three quarters this year was $13.32 as against $10.64 in the like period last year. The grade in September jumped sharply from the level of recent months and was $17.38 as compared with $12.04 in August. September production from 2,609 tons was $45.348, while $33,271 was recovered from 2,763 tons in August. The mill is currently handling around 90 tons per day, which is far short of the daily capacity of 150 tons.

BUSINESS AND MARKET FORECAST

Break Away Possibilities

BY HARUSPEX

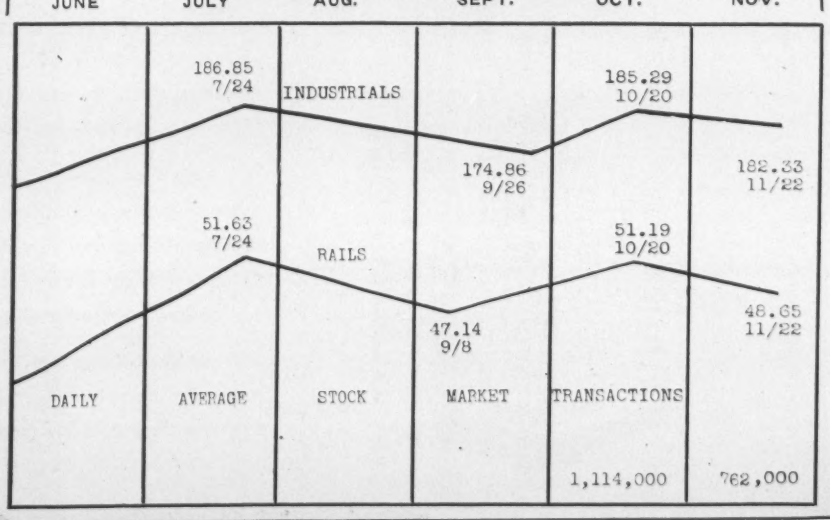
THE LONG-TERM N.Y. STOCK MARKET TREND (which dominates Canadian prices): While the decline of the last half of last year went some distance toward discounting maladjustments in the economic picture, evidence is lacking that a point of fundamental turnabout has yet been reached.

THE INTERMEDIATE, OR SEVERAL-MONTH TREND: The N.Y. stock market is now moving in a narrow range, out of which a significant and decisive movement should shortly be witnessed. Implications are discussed in the paragraphs below.

In July of this year, the N.Y. market moved up to the rally points established in February, but failed, so far as the Dow-Jones railroad and industrial averages considered jointly are concerned, to go above these points. Had both averages then gone above the February peaks, the market would have indicated that a turn for the better had taken place and that a primary uptrend was under way. Following the July strength, the market sold off into September, after which, during October, a new try at the February-July peaks was made. Again, the market failed to hurdle the upside barriers. Decline into November then ensued, since which time there has been some renewal of strength toward the February-July highs.

In the course of the several upward and downward swings discussed above, the market's range or amplitude has been gradually narrowing. **The averages are now at a point where, if they are to continue fluctuating at all, they must stage a fairly important movement.** Stated otherwise, the market's fluctuations have been pinched down to a point where a fair swing, either up or down, will carry important implications. Thus, breaking of the February-July peaks, as would be disclosed by closes in both averages at or above 54.43 and 187.86, would confirm a reversal in the primary movement to an upward direction. To the contrary, downside penetrations over the September support points, as would be indicated by closes in the two averages at or under 45.55 and 173.85, would suggest return to the bottom levels of the past year and a half, with possibilities favoring the breaking of such levels.

DOW-JONES STOCK AVERAGES



We offer as principals:

The British American Oil Company Limited

3¾% Cumulative Redeemable Sinking Fund Convertible Preferred Shares

(Par Value $25 per Share)

Price: $25.25 per share to yield 3.71%

The British American Oil Company Limited is a completely unified organization, equipped to engage directly or through its subsidiaries in the production, transportation, refining and distribution of petroleum products.

Descriptive circular forwarded upon request by mail or telephone.

Wood, Gundy & Company
Limited

Winnipeg TORONTO Vancouver
Ottawa Montreal New York Victoria
Hamilton Edmonton Halifax Kitchener
London, Eng. New Westminster London, Ont.

NT

NATION-WIDE
INVESTMENT SERVICE

Government • Municipal
Public Utility • Industrial

Serving investors and industry

NESBITT, THOMSON
& COMPANY, LIMITED
38 King St. West, Toronto, Ont.
20

MEDLAND & SON
GENERAL INSURANCE AGENTS AND BROKERS SINCE 1878
371 BAY STREET, TORONTO—PHONE EL. 3332

Hollinger Consolidated Gold Mines, Limited

DIVIDEND NUMBER 394

A dividend of 6c per share has been declared by the Directors on the Capital Stock of the Company, payable on the 30th day of December, 1947, to shareholders of record at the close of business on the 2nd day of December, 1947.

Dated the 21st day of November, 1947.

P. C. FINLAY,
Secretary.

YORK KNITTING MILLS, LIMITED

DIVIDEND NOTICES

Notice is hereby given that a dividend of 3½% has been declared on the First Preference Stock of the Company for the six months ending December 31st, 1947, payable January 2nd, 1948, to shareholders of record at the close of business on December 15th, 1947.

Notice is hereby given that a dividend of 3½% has been declared on the Second Preference Stock of the Company for the six months ending December 31st, 1947, payable January 2nd, 1948, to shareholders of record at the close of business on December 15th, 1947.

Notice is hereby given that a dividend of 20c per share has been declared on the Common Stock of the Company for the six months ending December 31st, 1947, payable January 2nd, 1948, to shareholders of record at the close of business on December 15th, 1947.

By Order of the Board,
John S. Lewis,
Secretary.

Toronto, Ont.,
November 25, 1947.

THE SHAWINIGAN WATER AND POWER COMPANY

NOTICE is hereby given that a dividend of thirty cents (30c) per share has been declared on the no par value common shares of the Company for the quarter ending December 31, 1947, payable February 25, 1948, to shareholders of record January 16, 1948.

BY ORDER OF THE BOARD

H. G. Budden,
Secretary.

Montreal, November 24, 1947.

The DOMINION of CANADA General INSURANCE COMPANY
LIFE - FIRE CASUALTY

CANADA WIRE AND CABLE COMPANY LIMITED

DIVIDEND NOTICE
CLASS "B" DIVIDEND NO. 36

ALSO TAKE NOTICE that an Interim Dividend of $1.00 per Share on the outstanding Class "B" Common Shares of the Company has been declared as Dividend No. 36, payable the 15th of December, 1947, to Shareholders of record at the close of business November 30th, 1947.

By Order of the Board.
A. I. SIMMONS,
Secretary.

Toronto, November 15th, 1947.

Penmans Limited

DIVIDEND NOTICE

NOTICE is hereby given that the following Dividends have been declared for the quarter ending the 31st day of January, 1948.

On the Preferred Stock, one and one-half per cent. (1½%), payable on the 2nd day of February to Shareholders of record of the 2nd day of January, 1948.

On the Common Stock, seventy-five cents (75c) per share, payable on the 16th day of February to Shareholders of record of the 15th day of January, 1948.

By Order of the Board.
Montreal, November 24, 1947. C. B. ROBINSON, Secretary-Treas.

THE CANADIAN BANK OF COMMERCE

NOTICE is hereby given than an extra distribution of TWENTY CENTS per share on the paid-up Capital Stock of this Bank has been declared for the year ending 31st October 1947, payable at the Bank and its Branches on and after FRIDAY, the SECOND day of JANUARY, 1948, to Shareholders of record at the close of business on the twenty-ninth day of November, 1947. The Transfer Books will not be closed.

By Order of the Board,
S. M. WEDD,
General Manager

Toronto, 21st November 1947.

KERR-ADDISON
GOLD MINES LIMITED
(No Personal Liability)

INTERIM DIVIDEND NO. 45

Notice is hereby given that an interim dividend of three cents per share has been declared on the issued capital stock of the company, payable in Canadian funds on Tuesday, Dec. 30th, 1947, to shareholders of record at the close of business on Saturday, Nov. 29th, 1947.

By Order of the Board.
G. A. CAVIN,
Secretary-Treasurer.

Toronto, Ontario,
Nov. 19th, 1947.

ABOUT INSURANCE

Prompt and Fair Claim Settlements Builder of Public Goodwill

By GEORGE GILBERT

Insurance companies, so far as the public is concerned, are in business for the purpose of paying claims when the contingencies insured against arise. The money they take in, less the amount needed for expenses and a reasonable profit, is to be paid out again at the proper time in claim settlements.

It is regarded as their bounden duty to see that every legitimate claim is paid promptly and in full; that every dishonest claim is resisted, as payment of such claims increases the cost of insurance of honest policyholders; and that the expense rate is kept at a reasonable figure.

WHILE the great majority of claims under insurance policies go through the process of settlement without delay and without friction, there are some which for one reason or another the companies may feel justified in contesting or in offering to settle on terms which are regarded as unsatisfactory by the claimant. It is well known that one dissatisfied policyholder in a community can stir up a lot of ill will against a company and the business as a whole.

As has been pointed out before, a company with an ultra technical claim department, in an effort to avoid payment of a claim about which there may be some reasonable ground for doubt, may seize upon a new and strained construction of an unimportant clause in its policy to attempt to defeat the claim, with the result that the government authorities may require a series of changes to be made in the policies of other companies which had never attempted to apply such a construction. It is a fact that many objectionable legislative proposals can be traced to the influence of dissatisfied claimants. There is no question that reliance upon purely technical defences, without any other good grounds for questioning the claim, is calculated to create a lot of misunderstanding and undoubtedly is a cause of ill will.

Dishonest Claimants

Of course, it must be admitted that there are sometimes cases in which the company may be entirely satisfied there is no liability but in which the facts have been so cleverly concealed by dishonest claimants as to compel reliance upon some technical defence, but that reliance, it is to be kept in mind, should be only as a last resort in a case which the company has every reason to believe is fraudulent.

There is another angle to the settlement of losses under insurance policies that many of the insured are inclined to overlook, and that is, that the insurance companies are operating a system under which the losses of the comparatively few are spread over the pocketbooks of the many, so it follows that the greater the losses the greater the amount the insuring public must pay in the way of premiums. Payment of fraudulent or invalid claims adds to the cost of insurance of the honest policyholders.

With regard to the attitude which insurance companies should take towards claimants, one prominent executive has stated that they should be as unbiased in their decisions as we expect our judges to be and just as zealous to preserve their good name as a good judge is to maintain public respect for the fairness and honor of the court. In the latter regard, as he pointed out, the insurance companies may often have to surpass the judge in zeal, for there are many people who have more difficulty in understanding the denial of a claim by an insurance company than they have in accepting without question the decision of a court.

Insurance companies, when they have reached what they are convinced is a just decision with respect to a claim should strive, if they disagree with the contention of the claimant, to present the reasons for their action so fully and intelligently that even an ordinary prejudiced person would be persuaded of the justness of their position.

Counsel of Perfection

It must be admitted that this achievement will be a difficult one unless they are able, as it were, to put themselves in the position of the claimant. They should imagine themselves making the claim, consider what it would take to satisfy them, and what sort of answer would only be a source of further irritation, and then strive to present only the reasons which would fully and completely satisfy them were their positions reversed. This may be regarded by many as a counsel of perfection and hardly attainable in the business world, but not by those seeking an ideal of performance which would satisfy the most severe critics of the business.

Accordingly, it is the part of wisdom for an insurance official, before rejecting a claim or offering a compromise settlement, to endeavor to put himself in the place of the claimant and to get his point of view, if he is satisfied that the person is an honest claimant. Also, when rejecting a claim, the official should try to make his explanation so clear that any reasonable person could not fail to see that the position of the company is a fair one.

Two Kinds of Claimants

It is recognized that there are two classes of claimants which present their own special problems: (1) Claimants who conscientiously but mistakenly believe they have a valid claim; and (2) Claimants who are seeking a recovery to which they know they are not entitled. Even in the case of the latter type of claimant, the company officials dealing with the claim must take pains to make his explanation so plain that the claimant cannot fail to see that the position taken by the company is a fair one.

With respect to the class of honest but mistaken claimants, experience shows that despite the original difference in point of view, a claim official can go a long way, by careful preparation of the case and a thorough statement of the company's position, to satisfy them of the soundness of the position taken by the company on the claim, and thus build up goodwill instead of ill will for the company and the business in general.

When an insured takes out a policy, what he is mainly interested in is whether the company will be able to pay the policy when it becomes a claim, and whether it will be willing to pay promptly and without cavil when the time comes to collect the money. To the extent to which insurance companies maintain and preserve the fullest confidence of the insuring public in their ability and willingness to pay when the contingency insured against arises will they make progress towards the ideal of providing a hundred per cent effective service to the people.

It is true that most insurance companies are anxious to pay all valid claims without any unnecessary delay, and that they try to keep their rates as low as possible consistent with safety, so as to be able to sell their policies to as many people as possible and so spread their risks over a wide area, a vital principle in insurance. They also try to keep down the expenses of the business, as it is realized that expenses as well as losses form part of the cost of insurance to the public, and that the expense rate must be kept in its proper relation to the premiums paid by the insured, if further government intervention in the business by way of regulation of rates and commissions is to be avoided.

INSURE WITH CONFIDENCE . . .

With the first British Insurance Office established in Canada, 1804.

PHOENIX

ASSURANCE COMPANY LIMITED OF LONDON, ENGLAND

Montreal Toronto

FIRE • AUTOMOBILE • CASUALTY
INLAND TRANSPORTATION • MARINE

THE Casualty Company of Canada

HEAD OFFICE - TORONTO

E. D. GOODERHAM, President

A. W. EASTMURE, Managing Director

AGENCY OPPORTUNITIES IN SOME TERRITORIES THROUGHOUT CANADA

THE OLDEST INSURANCE OFFICE IN THE WORLD

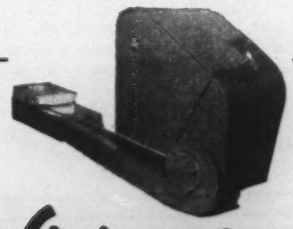
SUN INSURANCE OFFICE Ltd · FOUNDED 1710 · FIRE AND CASUALTY

Robert Lynch Stalling, Mgr. for Canada TORONTO

EVERYONE NEEDS THE SUN

FOR YOUR HOME..

COMFORT AND CONVENIENCE WITH THE LOWEST OF ALL FUEL COSTS



Livingston STOKER

It's the economical luxury. You'll have steady, clean heat at low cost. The Livingston Stoker requires but 10 minutes' attention in 24 hours.

LIVINGSTON STOKER SALES CO. LTD. HAMILTON, CANADA

Every PUBLIC & PRIVATE ENTERPRISE NEEDS the unseen but ever-present safeguard of INSURANCE

WITHDRAW this necessary protection and many enterprises would cease to function.

The ever constant hazard of fire with its attendant loss and dislocation of business, financial set-backs due to dishonesty of employees, and consequential losses caused by these and many other hazards may at any time ruin or seriously impair any business venture.

Insurance is no longer something which may be taken up and laid down at will. It is an economic *necessity* — stabilizing industry and commerce — helping to make progress and expansion possible.

The "Union of Canton" is proud to be associated with other progressive "Tariff" Companies in serving public and private interests — working to minimize hazards — devising effective fire and accident preventive measures — affording sure indemnity against financial loss.

This old-established British company is well known for prompt and equitable settlement of claims. Your "Union of Canton" agent will consider it a privilege to serve you.

UNION INSURANCE SOCIETY OF CANTON LIMITED

FIRE • MARINE EST. 1835 GENERAL INSURANCE

Head Office For Canada: Metropolitan Bldg., Toronto • Colin E. Sword, *Manager for Canada*

COMPANIES OF THE "UNION OF CANTON" GROUP

BRITISH TRADERS INSURANCE COMPANY LIMITED • THE BRITISH OAK INSURANCE COMPANY LIMITED
BEAVER FIRE INSURANCE COMPANY

Also under same management in Canada: THE SOUTH BRITISH INSURANCE COMPANY LIMITED 418

Insurance Inquiries

Editor, About Insurance:

Can you furnish me with a report on the Home Assurance Company of Canada, whose head office is located in Calgary, Alberta? Is this company regularly licensed in Ontario and Quebec, and has it a deposit with the Government for the protection of policyholders? What are its assets and liabilities, and is it safe to do business with?

—A.D.L., Ottawa, Ont.

Home Assurance Company of Canada, with head office at Calgary, Alta., has been in business since 1923. It operates under Provincial charter and license and not under Dominion registry. It is regularly licensed in the Provinces of Alberta, British Columbia, Manitoba, Ontario, Quebec and Saskatchewan. It has an authorized and subscribed capital of $500,000, of which $75,000 is paid up. In addition, there has been paid in $38,866.60 as premium on capital stock. It has a reciprocal deposit of $152,000 with the Province of Alberta and a deposit of $25,000 with the Province of Quebec. At the end of 1946 its total admitted assets were $640,083, while its total liabilities except capital amounted to $516,101, showing a surplus as regards policyholders of $123,982. The net surplus over captial, premium reserves and all liabilities was $48,982. Its receipts in 1946 totalled $683,499, while its expenditure amounted to $672,766, showing an excess of receipts over expenditure of $10,733. The company is safe to do business with, and all claims are readily collectable.

• •

News of the Mines

(*Continued from page* 35)

In commenting on the government's plan to assist gold mines in bringing out additional production, J. G. McCrea, president of the Canadian Metal Mining Association, (composed of most of the producing mines in the Dominion) pointed out that at first glance the proposals seemed to offer inducements for increasing gold output. "It appears new mines will benefit. However, it is realized that older and more substantial producers will have no benefit since they have been producing as much as possible under existing conditions as to labor and cost of supplies", he said. "However, until we know more about the specific terms of the proposals it is difficult to make more detailed comment. It is hoped the government will clarify the implementation of the policy," added Mr. McCrea.

•

The executive of the Prospectors and Developers Association feels that unless the $7 an ounce increase is granted right across the board, there will be no real increase in total production nor will prospecting for new mines be stimulated to any marked extent, Mrs. V. R. MacMillan, president, declared following a meeting of the association executive. "At first glance it would seem like a very helpful move—and it is in a sense," she stated, "but on further study it is obvious that it will place many established mines at a very marked disadvantage in comparison with new mines. Although he does not say so, Mr. Abbott implies that new producers will benefit to the full extent of the $7 an ounce increase. Why should a mine that has struggled to remain in production not benefit also? Why should there be discrimination?" While the association is primarily interested in prospecting and bringing new mines into production, Mrs. MacMillan adds, "we realize that one phase of the industry cannot be helped at the expense of another." The opinions of a number of gold mine operators can be summed up in the statement that the cost bonus should be a definite figure per ounce and payable on all production.

•

Orlac Red Lake Mines is estimated by W. P. Mackle, consulting engineer, on what he terms a conservative basis, to have indicated approximately 175,000 tons of ore grading $7 above the second level. The results to date, he states, have confirmed the original drill results, and in his opinion are somewhat better. Mr. Mackle recommends that the present underground drilling campaign be completed and the whole matter reviewed before a decision is reached as to the future program of development. The drilling is expected to be completed in three or four months' time, and J. M. Macintosh, president, reports funds available for the program in hand. A total of only $365,000 has been expended on the property to date, which includes a substantial sum for fixed assets such as buildings, equipment and mine machinery.

•

While net earnings of McIntyre Porcupine Mines Limited, in the three months ending September 30, the second quarter of the company's current fiscal year, were down slightly from the previous three months, profits for the six months increased over the corresponding period of 1946. Net profits for the second quarter were $556,665, or 70 cents per share, as compared with $590,050 or 74 cents per share in the preceding three months. In the first six months of the fiscal period net income, after depreciation and taxes, amounted to $1,146,715, equal to $1.44 per share, while in the same period last year net earnings were $925,697, or $1.16 per share. Gross income for the half year was $3,637,892 as against $3,337,180.

•

The diamond drilling program at West Wasa Mines, in Beauchastel township, northwestern Quebec, adjoining west of Lake Wasa Mining Corporation, to test each of the 14 anomalies outlined in last summer's geophysical survey, has secured val-

(*Continued on Page* 40)

MR. FRED C. MANNING

At a recent meeting of the Board of Directors of The Bank of Nova Scotia, Mr. Fred C. Manning of Halifax was elected a Director.

Mr. Manning is President of United Service Corporation, Limited, Halifax; New Brunswick Power Company, Saint John; and other companies.

Automobile and General Casualty Insurance

SERVICE SAVING SECURITY

Fire and Allied Lines Written in Associated Companies

Lumbermens MUTUAL CASUALTY COMPANY

Agency Inquiries Invited

B. C. DAHLMANN, Res. Vice-Pres., Concourse Bldg., Toronto. ELgin 3355

"THE SAFETY-MINDED COMPANY"

NEW YORK UNDERWRITERS INSURANCE COMPANY

R. H. CAMPION, Manager for Canada — Sixty-Eight Yonge St., TORONTO 1 — E. S. HEATON, Assistant Manager

Our agents represent the one who pays the premium **and the one who pays the loss**

Agencies and provincial management offices from coast to coast and in Newfoundland.

"West Coast Mill", from the original picture painted for the pulp and paper industry by Lauren Harris, LL.D.

THE UNSEEN INDUSTRY

Pulp and paper mills are usually located in the hinterlands. Many Canadians are even unaware of their existence. Yet these unseen mills, small and large, added together produce more wealth for Canada than any other single industry.

They furnish paper for three of every five newspaper pages published throughout the world. They produce far more export dollars than any other Canadian industry. They create half a billion dollars of new wealth annually for Canada. And they provide the domestic market alone with paper and paperboard having a value approximating our gold production.

Pulp and paper is Canada's most valuable industry. In fact, the well-being of every Canadian depends on the health of this great, but unseen industry.

PULP & PAPER INDUSTRY OF CANADA

109 mills, small and large, from coast to coast.

Company Reports

Imperial Bank of Canada

FINANCIAL statement of Imperial Bank of Canada for the year ended Oct. 31, 1947, shows substantial increases in deposits by the public, a $55,000,000 gain in current loans, and a $12,000,000 increase in total assets to a new high in the bank's history. Profits were $1.20 per share, against $1.02 a share in the preceding year.

Capital remains at $7 million. The bank's reserve fund is now $10,000,000, the additional $2,000,000 being a transfer from contingency reserves which is the portion of profits shown in previous years of amounts set aside for possible losses and no longer required for that purpose.

A big decline in holdings of Dominion Government bonds, maturing in less than two years, down to $27,295,476, from $103,000,000 a year earlier, shows the lessened need for short-term financing by the Ottawa Government. Other Dominion Government securities are up to $110,046,573, from $88,970,715. These changes also are reflected in a decline in Dominion Government deposits, at $7,487,973, compared with $18,418,355. Deposits not bearing interest are $103,756,277, compared with $121,919,420. But interest-bearing deposits are up by $35,000,000 to $247,295,099. The over-all increase in all deposits is more than $5,000,000, the total being $377,841,638.

Current loans at $160,053,598, an all-time peak for the bank, reflect the increasing tempo of commerce and industry. Provincial and municipal loans both are higher, and call loans are moderately lower. Gross assets are up to $415,081,511, from $403,550,419.

Cash and its equivalent, including deposits with the Bank of Canada, total $39,444,576, and is over 10 per cent of the total liabilities to the public.

Dominion Bank

OUTSTANDING features of the 77th annual statement of the Dominion Bank for the fiscal year ended Oct. 31, 1947, are a strong cash position, substantially higher deposits and a marked increase in commercial loans, with a consequent reduction in the bank's investment portfolio. Total assets now exceed $360 million, the highest yet.

From the profits of $1.3 million, $700,000 was provided for dividends at the rate of 10 per cent per annum. An amount of $214,766 was written off bank premises. The item of $271,678 carried forward and a transfer of $1 million to the reserve fund leaves the profit and loss account at $632,413. Capital paid up is $7 million, and the reserve fund is $10 million.

Total deposits of $323,277,000 show an increase of $17,106,000. There was actually an increase in interest-bearing deposits of over $23 million, but Dominion and Provincial Government deposits were down $6 million.

Cash assets of $64,331,000, up $6,521,000, represent 19 per cent of public liabilities, and immediately available assets of $211,621,000 are 64 per cent of total liabilities to the public. The bank's investments in securities have dropped $30 million to $138,803,000, of which $125 million are Dominion and Provincial Government direct and guaranteed securities.

The significant feature of the statement is an increase of $38 million in commercial loans and discounts in Canada to $127,584,000, a record total for the bank, and an indication of the substantial demand for bank credit. Letters of credit, acceptances, etc., increased $2,429,000 to $11,773,000.

• •

News of the Mines

(*Continued from Page* 39)

ues in the first two anomalies. It is planned to drill each of the anomalies before concentrating work on any particular one. The first hole yielded 4.33% copper across three feet, which is contained in a section of 13.0 feet averaging 2.0% copper. A five-foot section assayed 2.53% zinc. The second hole 200 feet away also contained sulphides. An average of 3.9% copper was returned for a core length of six feet. There is a three-compartment shaft on the property to a depth of 1,250 feet.

•

Good results were obtained from the development of the "53" vein in the western section of the property, in the quarter ended September 30, Bralorne Mines Ltd. reports. The manpower shortage was very acute throughout the summer and as a consequence production was relatively low. Good progress has been made on the building program which will be finished before the end of the year. On completion of this work it will be possible to step up production once the employment situation stabilizes itself and additional experienced men are added. In the last quarter recovery was $475,055 from 31,586 tons milled, an average of $15.04 per ton, as against $482,545 from 30,407 tons, averaging $15.87 in the previous quarter. In the first nine months of 1947 recovery was $1,481,970 from 94,413 tons, an average of $15.70 per ton.

•

Production of 10 of 16 leading Canadian minerals gained in August compared with the same month last year, the Dominion Bureau of Statistics reports. The declines were shown by asbestos, cement, coal, lead, silver and zinc. Gold output was 261,397 fine ounces as against 260,891 a year ago. Copper climbed from 29,536,366 pounds to 36,450,310, while nickel showed output of 19,836,243 pounds as compared with 15,637,241 pounds in August, 1946.

•

Erection of its own mill has been recommended for Duquesne Mining Co., located in Duparquet and Destor townships, northwestern Quebec, a short distance east of the Beattie mine, and the company advises that it is now investigating several mills which are available to determine their suitability. A test shipment of 999 tons of ore recently sent to the Beattie mill averaged $17.88 gold per ton and recovery was 95%, despite the fact that the Beattie mill was not designed to handle the Duquesne type of ore. Another fact influencing the recommendation of the erection of a mill is that the latest underground exploration and development have shown an amazing continuity of values, including the area between levels, where no ore calculations have been made. It is considered probable that large masses of porphyry, not now included in ore estimates, may ultimately be mined profitably.

Our mixture of House Plant Seeds comprises 15 or more varieties and has been specially prepared to give a range of widely contrasting types, all easily grown in the house. We cannot give a list of varieties or undertake to include any particular sort as the list changes from time to time. A real money-saver for anyone wanting lovely House Plants. Plant now.

(Pkt 15¢) (2 Pkts 25¢) postpaid.

FREE — OUR BIG 1948 SEED AND NURSERY BOOK — Bigger than Ever 32W

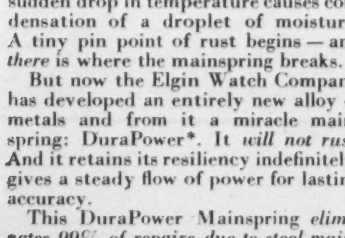
DOMINION SEED HOUSE, GEORGETOWN, ONT.

HOMEWOOD SANITARIUM

Nervous and mental conditions which interfere with normal, healthy living are treated by the most modern methods, including electric shock.

Each patient receives the personal attention of experienced kindly physicians, nurses and therapists.

Physicians are cordially invited to visit Homewood and observe the methods of treatment and inspect the commodious, comfortable buildings, situated amid 75 beautifully landscaped acres. Rates are moderate.



Write for illustrated booklet to
F. H. C. BAUGH, M.D.,
Medical Superintendent, Homewood
Sanitarium of Guelph Ontario Limited

PIN POINT OF RUST WRECKS POWERHOUSE

New miracle mainspring won't rust, is more efficient powerhouse of watch

The "powerhouse" of a watch is the mainspring. Repair men look there first for the source of trouble because the finest steel mainsprings ever made frequently "set" . . . lose part of their watch-running power. Or, weakened by rust they break.

Rust is the commonest cause of mainspring breakage. High humidity with a sudden drop in temperature causes condensation of a droplet of moisture. A tiny pin point of rust begins — and *there* is where the mainspring breaks.

But now the Elgin Watch Company has developed an entirely new alloy of metals and from it a miracle mainspring: DuraPower*. It *will not rust.* And it retains its resiliency indefinitely, gives a steady flow of power for lasting accuracy.

This DuraPower Mainspring *eliminates 99% of repairs due to steel mainspring failures.* Only Elgin watches including Lord and Lady Elgins and Elgin De Luxe have the DuraPower Mainspring, and at no extra cost. Look for the symbol "dp" on the dial. Also at watch repair shops for replacement in many previous models.

*Patent Pending

Behind the motto of The Portage Mutual — "Service with Security" — stands a sixty-three year record of fair dealings and prompt settlements. Backed by sound financial resources, this record will continue unbroken . . . a shield of protection for thousands of policyholders, against crippling property loss by Fire or Windstorm.

The
PORTAGE LA PRAIRIE
MUTUAL INSURANCE COMPANY
Established 1884
HEAD OFFICE: PORTAGE LA PRAIRIE, MAN.
WINNIPEG - REGINA - EDMONTON
FIRE and WINDSTORM

Maple Leaf Milling Company Limited

and its wholly-owned Subsidiaries

CONSOLIDATED STATEMENT of PROFIT and LOSS

FOR THE YEAR ENDED 31st JULY 1947

Earnings from operations before providing for the charges set out below but after providing for refund of wheat rebates		$3,694,077.61
Income from investments		43,374.23
		$3,737,451.84
Deduct:		
Interest on funded debt—		
On first mortgage bonds	$ 91,774.56	
On collateral trust debentures	48,500.00	
Depreciation on buildings, plant, equipment, autos and trucks	178,187.54	
Appropriation for employees' pensions	115,964.16	
Provision for special inventory reserve	650,000.00	1,084,426.26
Profit before providing for taxes on income		$2,653,025.58
Provision for taxes on income		1,488,000.00
Net profit for the year		$1,165,025.58

CONSOLIDATED STATEMENT of EARNED SURPLUS

FOR THE YEAR ENDED 31st JULY 1947

Balance 31st July 1946		$2,314,143.45
Add:		
Net profit for the year	$1,165,025.58	
Adjustment of prior years' provisions for refunds of wheat rebates less taxes thereon	295,000.00	1,460,025.58
		$3,774,169.03
Deduct:		
Dividend paid 15th May 1947 on common shares (at 50c per share)	$ 214,408.60	
Net loss on disposal of fixed assets and investments	27,694.81	242,103.41
Balance 31st July 1947		$3,532,065.62

AUDITORS' REPORT TO THE SHAREHOLDERS

We have made an examination of the consolidated balance sheet of Maple Leaf Milling Company Limited and its wholly-owned subsidiaries as at 31st July 1947 and of the statements of profit and loss and earned surplus for the year ending on that date. In connection therewith we examined or tested accounting records of the company and its subsidiaries; we also made a general review of the accounting methods and of the operating and income accounts for the year and made tests of the year's transactions.

We report that, in our opinion, the accompanying consolidated balance sheet and related statements of profit and loss and earned surplus have been drawn up so as to exhibit a true and correct view of the state of the companies' affairs as at 31st July 1947, and of the results of their operations for the year, according to the best of our information, the explanations given us and as shown by the books of the companies. All our requirements as auditors have been complied with.

Toronto, Canada.
4th November 1947.

CLARKSON, GORDON & CO.
Chartered Accountants.